

THE SATURDAY EVENING POST

An Illustrated Weekly
Founded by Benj. Franklin

NOV. 22, '13

5cts. THE COPY



DRAWN BY
CLARENCE F. UNDERWOOD

Beginning

An Amiable Charlatan—By E. Phillips Oppenheim

GOOD LIGHT



Alba Semi-indirect, Higgins & Seiter China Store, New York
Architects, Eugene A. Ohmer & Company



Alba Semi-indirect, Colorado Traffic Club, Denver, Colo.
Architects, Mareau & Norton



Alba Fixtures, Baltimore Hotel, Kansas City, Mo.
Architect, Louis Curtiss



Alba Shades, Carnegie Steel Co., Pittsburgh, Pa.
Architects, Alden & Harlow



Alba Semi-indirect, Public Library, Toronto, Canada
Architects, Wickson Gregg & Chapman



Alba Semi-indirect, First National Bank, Chicago
Architects, D. H. Burnham & Company



Alba Bowl and Shades, Residence, Pasadena, Cal.



Alba Bowl and Shades, Dining-room in a Pasadena Residence



Alba in Menger Hotel, San Antonio, Texas
Architect, Atlee B. Ayres



Alba in Mandel Bros. Department Store, Chicago
Architects, Holabird & Roche



Alba Bowls, Mason & Risch Piano Co., Vancouver, B. C.
Architects, Parr McKenzie & Day

Good Light
means better business, better homes, better health, and costs no more than poor light.

Alba Globes and Shades
give the most and best light for almost every purpose—and make the difference between good and bad illumination for stores, offices, hotels, public buildings, residences.

How to get Good Light

1. Determine to investigate.
2. Study these illustrations.
3. Get one Alba Shade from your dealer—see what a difference it makes.
4. Send for one or more of these books:
No. 60-N—"Good Light"
No. 47-N—"Business Illumination"
No. 63-N—"Home Illumination"

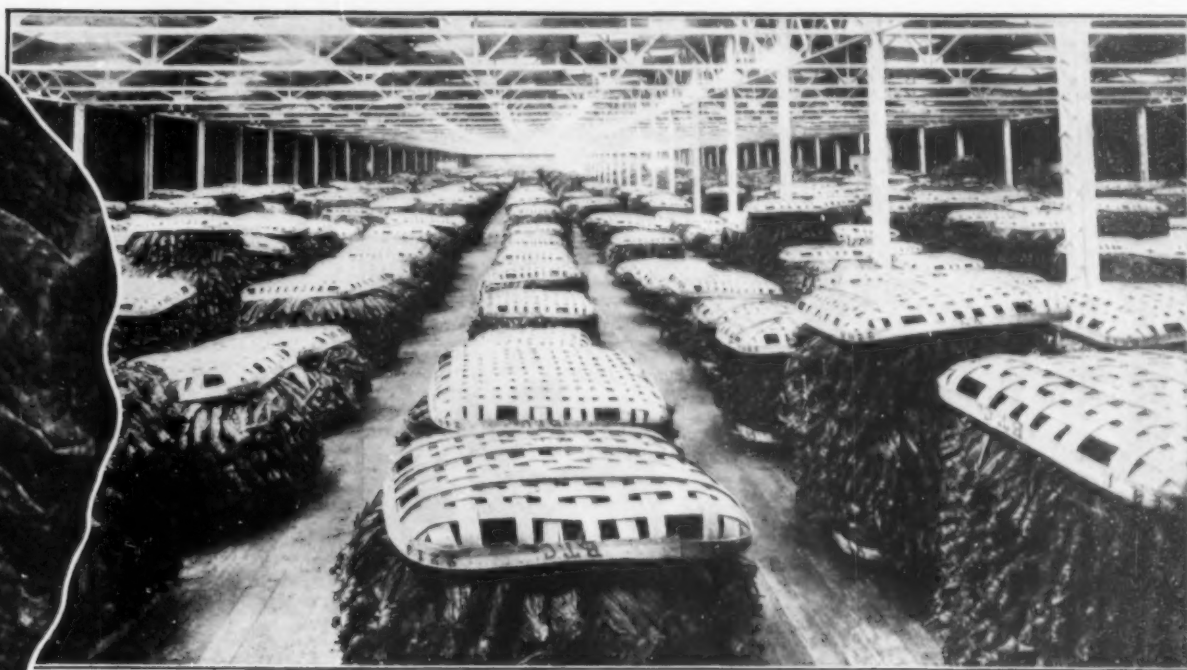
Macbeth-Evans Glass Co Pittsburgh



ALBA GLOBES AND SHADES
MACBETH-EVANS GLASS CO PITTSBURGH



The King
Leaf from
Each Plant



One of Burley Tobacco Company's City Club Loose Leaf Warehouses—Largest in the World

The Famous 10% from The Premier Burley Soil

There's a wonderful soil, on the hill-side slopes of Kentucky, that smokers should know about. For it grows the tobacco for the finest brand ever sold in a 10-cent tin—City Club.

This soil forms the famous Blue Grass sod, rich in limestone deposits. It produces a silky, thin, light-colored leaf of tobacco known among growers as the Precious White Burley.

It is The Premier Soil for Burley because no other soil of a different character grows an equal grade.

We Choose from 200,000 Acres

The tobacco from 200,000 acres is submitted to us for selection. We choose the best grades, then pick out the *King Leaf* for this brand alone. Seldom more than 10 per cent comes up to the standard—a 10 per cent that's famous in Kentucky.

This "cream tobacco" from *The Premier Soil* is all that we will ever use for City Club.

Please Prove It

Please don't consider all Burley Tobaccos alike because several brands smoke the same. There's a vast difference in Burleys.

Note the kind that is grown on *The Premier Soil* and compare it with the others.

Test the rich, full-bodied aroma, exquisite mildness and natural flavor. See what this soil can do.

Our Way

We who grow this famous Burley form the company that manufactures it for you. The pride of ownership is in it.

We own the land. We grow the tobacco. We watch every process, from growing leaf to finished tin, with double care. That is why we can make City Club better, giving it the superior quality that every smoker wants.

Every smoker who wants the best from his pipe, sooner or later must buy City Club.

The dealers now have it. Go get a trial tin.

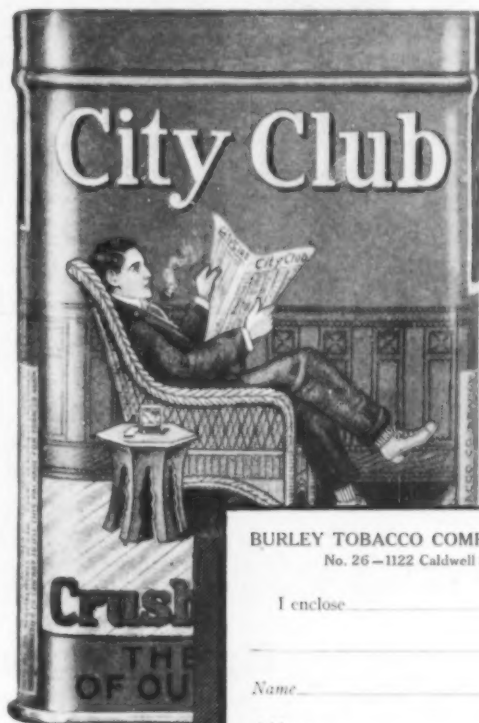
Burley Tobacco Company, Inc.
GROWERS & MANUFACTURERS OF CITY CLUB
LOUISVILLE, KENTUCKY

Largest Independent Tobacco Organization in the World

Gift Packages for Christmas

½ lb. Humidors 50c (40c for humidor, 10c part postage)
Pound Humidors \$1.00 (80c for humidor, 20c part postage)

They make excellent Christmas gifts and will be mailed postpaid to recipient with greeting tags attached, to any post office in the United States. If your dealer hasn't them in stock enclose stamps or money order.



Get Two Tins

If your dealer has not received his supply, write your name and address and the dealer's on the coupon below, enclosing 16 cents in stamps to cover cost of mailing and packing, and we'll send you by mail two 10-cent tins—20 cents' worth—to try. City Club is now packed in 5c and 10c tins and 8-oz. and 16-oz. Humidors.

Our Guarantee

Dealers are authorized to refund money to any smoker not satisfied that "CITY CLUB" IS BETTER.

UNION MADE

BURLEY TOBACCO COMPANY

No. 26—1122 Caldwell Street, Louisville, Kentucky

I enclose _____ for which send

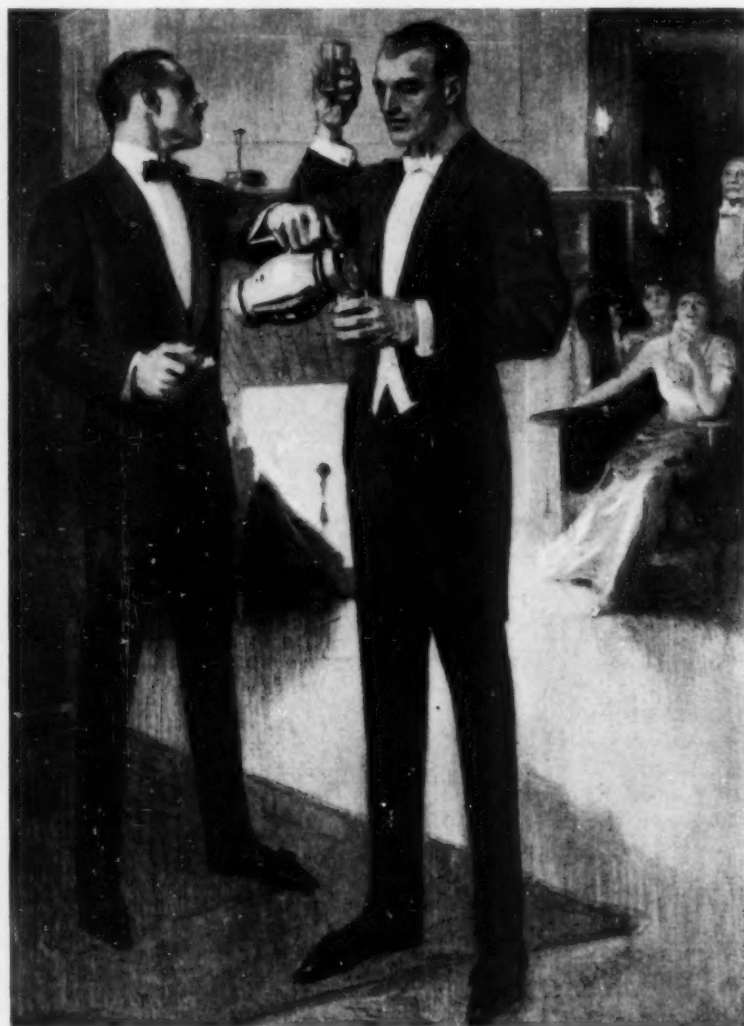
_____ of City Club Tobacco,

Name _____

Address _____

Dealer's Name _____

Address _____



Cider and Doughnuts for Thanksgiving Day

The way to buy dress clothes right
is to buy them ready

FOR years ready clothes have been generally accepted for business wear. For dress clothes, however, many men thought they must have the custom tailor. But now it's different; this last citadel of fine custom tailoring has been occupied; not to its entire displacement, but on equal terms with it.

Dress clothes with our mark in them are now to be had in good clothing stores in every important city in the country. The fabrics, the silk linings, the tailoring, are all of the best quality; the styles are strictly correct; fit guaranteed. The prices are from \$35 to \$60. Ask the clothier who sells our goods for dress clothes.

Hart Schaffner & Marx

Good Clothes Makers

Chicago

Foreign offices at Huddersfield and London, England

New York

Copyright Hart Schaffner & Marx

Published Weekly
The Curtis Publishing
Company
Independence Square
Philadelphia

London: 6, Henrietta Street
Covent Garden, W.C.

THE SATURDAY EVENING POST

Founded A.D. 1728 by Benj. Franklin

Copyright, 1913,
by The Curtis Publishing Company in
the United States and Great Britain

Entered at the Philadelphia Post Office
as Second-Class Matter

Entered as Second-Class Matter at the
Post Office Department
Ottawa, Canada

Volume 186

PHILADELPHIA, NOVEMBER 22, 1913

Number 21

AN AMIABLE CHARLATAN

By E. PHILLIPS OPPENHEIM

ILLUSTRATED BY WILL GREFE

THE thing happened so suddenly that I really had very little time to make up my mind what course to adopt under somewhat singular circumstances. I was seated at my favorite table against the wall on the righthand side in Stephano's restaurant, with a newspaper propped up before me, a glass of hock by my side, and a portion of the *plat du jour*, which happened to be chicken *en casserole*, on the plate in front of me.

I was, in fact, halfway through dinner when, without a word of warning, a man who seemed to enter with a lightfooted speed that, considering his size, was almost incredible, drew a chair toward him and took the vacant place at my table. My glass of wine and my plate were moved with smooth and marvelous haste to his vicinity. Under cover of the tablecloth a packet—I could not tell what it contained—was thrust into my hand.

"Sir," he said, raising my glass of wine to his lips, "I am forced to take somewhat of a liberty. You can render me the service of a lifetime! Kindly accept the situation."

I stared at him for a moment quite blankly. Then I recognized him; and, transferring at once the packet to my trousers pocket, I drew another glass toward me and poured out the remainder of my half-bottle of hock. So much, at any rate, I felt I had saved!

"I shall offer you presently," my self-invited guest continued, with his mouth full of my chicken, "the fullest explanation. I shall also ask you to do me the honor of dining with me. I think I am right in saying that we are not altogether strangers?"

"I know you very well by sight," I told him. "I have seen you here several times before with a young lady."

"Exactly," he agreed. "My daughter, sir."

"Then for the sake of your daughter," I said, with an enthusiasm that was not in the least assumed, "I can assure you that, whether as host or guest, you are very welcome to sit at my table. As for this packet—"

"Keep it for a few moments, my young friend," the newcomer interrupted, "just while I recover my breath, that is all. Have confidence in me. Things may happen here very shortly. Sit tight and you will never regret it. My name, so far as you are concerned, is Joseph H. Parker. Tell me, you are facing the door, some one has just entered. Who is it?"

"A stranger," I replied: "a stranger to this place, I am sure. He is tall and dark; he is a little lantern-jawed—a hatchet-shaped face, I should call it."

"My man, right enough," Mr. Joseph H. Parker muttered. "Don't seem to notice him particularly," he added, "but tell me what he is doing."

"He seems to have entered in a hurry," I announced, "and is now taking off his overcoat. He is wearing, I perceive, a bowler hat, a dinner jacket, the wrong-shaped collar; and he appears to have forgotten to change his boots."

"That's Cullen, all right," Mr. Joseph H. Parker groaned. "You're a person of observation, sir. Well, I've been in tighter corners than this—thanks to you!"

"Who is Mr. Cullen and what does he want?" I asked.

"Mr. Cullen," my guest declared, sampling the fresh bottle of wine which had just been brought to him, "is one of those misguided individuals whose lack of faith in his



"Ladies and Gentlemen, if You Please! Nothing Has Happened"

fellows will bring him some time or other to a bad end. My young friend, sip that wine thoughtfully—don't hurry over it—and tell me whether my choice is not better than yours?"

"Possibly," I remarked, with a glance at the yellow seal, "your pocket is longer. By the by, your friend is coming toward us."

"It is not a question of pocket," Mr. Parker continued, disregarding my remark, "it is a question of taste and judgment; discrimination is perhaps the word I should use. Now in my younger days—Eh? What's that?"

The person named Cullen had paused at my table. His hand was resting gently upon the shoulder of my self-invited guest. Mr. Parker looked up and appeared to recognize him with much surprise.

"You, my dear fellow!" he exclaimed. "Say, I'm delighted to see you—I am sure! But would you mind—just a little lower with your fingers! Too professional a touch altogether!"

Mr. Cullen smiled, and from that moment I took a dislike to him—a dislike that did much toward determining the point of view from which I was inclined to consider various succeeding incidents. He was by no means a person of prepossessing appearance. His cheeks were colorless save for a sort of yellowish tinge. His mouth reminded me of the mouth of a horse; his teeth were irregular and poor. Yet there was about the man a certain sense of power. His eyes were clear and bright. His manner was imbued with the reserve strength of a man who knows his own mind and does not fear to speak it.

"I am sorry to interrupt you at your dinner, Mr. Parker," he said, his eyes traveling all over the table as though taking in its appointments and condition.

"Of no consequence at all," Mr. Parker assured him; "in fact I have nearly finished. If you are thinking of dining here let me recommend this chicken *en casserole*. I have tasted nothing so good for days!"

Mr. Cullen thanked him mechanically. His mind, however, was obviously filled with other things. He was puzzled.

"You must have a double about this evening, I fancy," he remarked. "I could have sworn I saw you coming out of a certain little house in Adam Street not a couple of minutes ago. You know the little house I mean?"

Mr. Parker smiled.

"Seems as though that double were all right," he said. "I am halfway through my dinner, as you can see, and I'm a slow eater—especially in pleasant company. Shake hands with my friend—Mr. Paul Walmsley, Mr. Cullen."

My surprise at hearing my own name correctly given was only equaled by the admiration I also felt for my companion's complete and absolute assurance. Mr. Cullen and I exchanged a perfunctory handshake, which left me without any change in my feelings toward him.

"Another of my mistakes, I suppose," Mr. Cullen said quietly. "I am afraid on this occasion, however, that I must trouble you, Mr. Parker. An affair of a few moments only. I won't even suggest Bow Street—at present. If you could take a stroll with me—even into Luigi's office would do."

Mr. Parker put down his knife and fork with a little gesture of irritation. His broad, good-natured face was for the moment clouded. "Say, Cullen," he remonstrated, "don't

you think you're carrying this a bit too far, you know? There isn't a man I enjoy a half-hour's chat with more than you; but in the middle of dinner—dinner with a friend too—"

"I try to do my duty," Mr. Cullen interrupted, "and I am afraid that I am not at liberty to study your comfort."

Mr. Parker sighed heavily.

"Do you mind, Walmsley, having my plate kept warm and reminding the man that I ordered asparagus to follow?" my new friend remarked, as he rose to his feet. "Mr. Cullen wants a word or two with me in private, and Mr. Cullen is a man who will have his own way."

I nodded as indifferently as possible and the two men walked off together toward the entrance. Then I summoned my waiter.

"Bring me," I ordered, "a fresh portion of chicken and order some asparagus to follow. Keep my friend's chicken warm and order him some asparagus also."

Leaning back in my chair I tried to puzzle out the probable meaning of this somewhat extraordinary happening. My acquiescence in the attitude that had been so suddenly forced upon me was owing entirely to one circumstance. Mr. Joseph H. Parker I had recognized at his first entrance as a regular *habitué* of the restaurant. He was usually accompanied by a young lady who, from the first moment I had seen her, had produced an effect upon my not too susceptible disposition for which I was wholly unable to account, but which was the sole reason why I had given up my club and all other restaurants and occupied that particular place for the last fortnight.

I had put the two down as an American and his daughter traveling in England for pleasure; and my continual presence at the restaurant was wholly inspired by the hope that some opportunity might arise by means of which I could make their acquaintance. Adventures, in the ordinary sense of the word, had never appealed to me. I was privileged to possess many charming acquaintances among the other sex, but not one of them had ever inspired me with anything save the most ordinary feelings of friendship and admiration.

The opportunity I desired had now apparently come. I had made the acquaintance of Mr. Joseph H. Parker—made it in an unceremonious manner, perhaps, but still under circumstances that would probably result in his being willing to acknowledge himself my debtor. I had a packet of something belonging to him in my pocket, which was presumably valuable. His friend, Mr. Cullen, I detested and the reference to Bow Street puzzled me. However I had no doubt that in a few minutes everything would be explained. Meantime I permitted myself to indulge in certain very pleasurable anticipations.

In the course of about a quarter of an hour Mr. Joseph H. Parker reappeared. He came down the room humming a tune and apparently quite pleased with himself. I took the opportunity of studying his personal appearance a little more closely. He was not tall, but he was distinctly fat. He had a large double chin, but a certain freshness of complexion and massiveness about his forehead relieved his face from any suspicion of grossness. He had a large and humorous mouth, delightful eyes and plentiful eyebrows. His iron-gray hair was brushed carefully back from his forehead. He gave one the idea of strength, notwithstanding the disabilities of his figure. He smiled contentedly as he seated himself once more at my table.

"Really," he began, "I scarcely know how to excuse myself, Mr. Walmsley. However, thanks to you, we can now dine in comfort. Until now I fear I have taken your good offices very much for granted; but I assure you it will give me the greatest pleasure to make your closer acquaintance and to impress upon you my extreme sense of obligation."

"You are very kind," I replied. "By the by, might I ask how you know my name?"

"My young friend," Mr. Parker said, eying with approval the fresh portion of chicken that had been brought him, "it is my business to know many things. I go about the world with my eyes and ears open. Things that escape other people interest me. Your name is Mr. Paul Walmsley. You are one of a class of men that practically doesn't exist in America. You have no particular occupation that I know of, save that you have a small estate in the country, which no doubt takes up some of your time. You have rooms in London, which you occupy occasionally. You probably write a little—I have noticed that you are fond of watching people."

"You really seem to know a good deal about me," I confessed, a little taken aback.

"I am not far from the mark, am I?"

"You are not," I admitted.

"As regards your lack of occupation," Mr. Parker went on, "I am not the man to blame you for it. There are very few things in life a man can settle down to nowadays. To a

person of imagination the ordinary routine of the professions and the ordinary curriculum of business life is a species of slavery. We live in overcivilized times. There seems to be very little room anywhere for a man to gratify his natural instincts for change and adventure."

I murmured my acquiescence with his sentiments and my companion paused for a few minutes, his whole attention devoted to his dinner.

"Might one inquire," I asked, after a brief pause, "as to your own profession? You are an American, are you not?"

"I am most certainly an American," Mr. Parker assented.

"In business?" I asked.

Mr. Parker looked round. Our table was comparatively isolated.

"I am an adventurer," he replied mysteriously.

I stared at him and repeated the word. He beamed pleasantly upon me.

"An adventurer! My daughter, whom you have seen here with me, is an adventuress. We live by our wits



"Lock the Doors! The Bank Has Been Robbed!"

and we do pretty well at it. Sometimes we live in luxury. Sometimes we are up against it good and hard. The Ritz one day, you know, and Bloomsbury the next; but lots of fun all the time."

I looked at him a little blankly.

"To a certain extent I suppose you are joking?" I asked.

"To no extent at all," he assured me. "By the by, as regards that packet: Would you mind just slipping it under this newspaper?"

I withdrew it from my pocket and obeyed him at once. Mr. Parker's fingers seemed to play with it for a moment and I noticed at that moment what a strong and capable hand he seemed to have, with fingers of unusual length and suppleness.

A dark-faced *maitre d'hôtel*, who presided over our portion of the room, came up smiling, with an inquiry as to our coffee. He exchanged a casual sentence or two with Mr. Parker, bowed and passed on. Mr. Parker, a moment later, with a little smile lifted the newspaper. The packet had disappeared. He noticed my look of surprise and seemed gratified.

"A mere trifle, that!" he declared. "I can assure you that I could have taken it out of your pocket, if I had desired, without your feeling a thing."

"Wonderful!" I murmured, feeling distinctly uncomfortable.

"Just a gift!" he continued modestly. "We all have our talents, you know. I have ordered some special coffee."

I was beginning to think rapidly now.

"By the by," I asked, "what is Mr. Cullen's profession?"

"He is a detective," Mr. Parker answered, without hesitation; "and, to my mind, a singularly bad one. For two months he has had what they call his eye on me. Between ourselves I think he will have his eye on me still in another two months' time. I am sure I hope so, for I

frankly admit that half the savor of life would be gone if my friend, Mr. Cullen, were to finally give me up as a bad job and leave me alone."

I suppose that something of what I was feeling was reflected in my face. I had always considered myself a man of the world and I was interested enough in my fellows to enjoy mixing with all classes.

But there was the girl!

"You are thinking—!" my companion began softly.

"Your friend," I interrupted, "has just entered the restaurant. He is coming toward this table."

Mr. Parker's expression never changed. Not a muscle twitched. His tone was even careless.

"Just as well, perhaps," he remarked, "that we worked that little conjuring trick."

The detective stood once more at our table. My instinctive dislike of him was now an accomplished thing. I hated his smile of subdued triumph, and all my fundamental ideas as to law and order were seriously affected by it. I was distinctly on the side of my new acquaintance.

"I am sorry to interrupt this little feast," Mr. Cullen said, "but I shall have to trouble you both to come with me for a short time."

Mr. Parker carefully clipped the end of his cigar and leaned back in his chair while he lit it.

"My friend Cullen," he remonstrated, "I have no objection to offering myself up as a victim to your super-abundant energy and trotting about with you wherever you choose; but when it comes to dragging my friends into it I just want to say right here that I think you are carrying things a little too far—just a little too far, sir."

"If either of you seriously objects to my request," Mr. Cullen replied doggedly, "I can put the matter on a different basis."

"Who is this friend of yours and why should we go anywhere with him?" I asked.

Mr. Parker shook his head mournfully.

"You may well ask," he sighed. "You may not think it, to look at his ingenuous and honest expression, but the fact, nevertheless, remains that Mr. Cullen is a misguided but zealous member of the Sherlock Holmes fraternity: in short, a detective."

I rose to my feet with some alacrity.

"Anything in the shape of an adventure—?" I began.

"Not much adventure about this," Mr. Parker interrupted gloomily, brushing the ashes from his waistcoat and also rising. "We are probably going to be searched for spoons. However if it must be—"

For the first time in my life I walked side by side with a detective. He led us to the far end of the restaurant, into an apartment usually used by the manager as a wine-tasting office, and carefully closed the door behind us. Outside I caught the glimmer of a policeman's helmet.

"Every precaution taken, you perceive," Mr. Parker remarked. "In case we should turn out to be desperate characters and, appalled by the fear of discovery, should be driven to make a personal attack upon Mr. Cullen, a myrmidon of the law is lurking near. Under those circumstances I shall eschew violence. I shall submit myself peacefully to a second examination."

I found the affair, on the whole, interesting. I divested myself only of my coat and waistcoat and Mr. Cullen's fingers did the rest. Only a single and momentary frown betrayed his disappointment as, ten minutes later, he unlocked the door.

"Gentlemen," he said, "I owe you my most profound apologies."

"That's all right, Cullen," Mr. Parker observed, patting him on the shoulder; "but let's have this thing straight now. Are we to be allowed to finish our dinner in peace or will you be turning up again with a new idea? And if I take a box for the Tivoli presently, shall we have the pleasure of seeing you bob in upon us?"

"So far as my present intentions are concerned," Mr. Cullen remarked grimly, "you may rely upon remaining undisturbed. I am sorry, Mr. Walmsley," he added, turning to me, "to have been the cause of any annoyance to you this evening. My advice to you is, if you wish to escape these inconveniences through life, to avoid the society of people whose character is known to the police."

"I shall get you for libel yet, Cullen!" Mr. Parker declared, pulling down his waistcoat.

"What I've done to annoy that man I can't imagine," he went on impersonally. "Mind, he practices on me—I'm convinced of it."

Mr. Cullen left us abruptly and quitted the restaurant. I returned to our table with my new friend.

"Really," he said, "I scarcely know how to apologize to you, Mr. Walmsley. This sort of thing amuses me, as a rule; but I must admit that Mr. Cullen is apt to get on one's nerves. A well-meaning man, mind, but unduly persistent!"

I resumed my seat at the table. I was feeling a little dazed. Opposite, talking to two ladies, was the smooth-faced *maitre d'hôtel* into whose keeping I felt sure that packet had gone. Seated by my side was the gentleman who had assured me with the utmost self-possession that he was an adventurer. And standing in the doorway, looking at us, was the girl who for the last few weeks had monopolized all my thoughts; who had played havoc to such a complete extent with the principles of my life that, for her sake, I was at that moment perfectly willing to range myself even among the outcasts of the world.

II

ON SEEING us the girl advanced into the room. I called Mr. Parker's attention to her and he rose at once to his feet. It was a cold evening in April and she was wearing a long coat trimmed with some dark-colored fur, and a hat also trimmed with fur, but with something blue in it. She was rather tall; she had masses of dark brown hair, a suspicion of a fringe, and deep blue eyes. She came toward us very deliberately, with the same grace of movement I had watched and admired night after night. She gave me a glance of the slightest possible curiosity as she approached. Then her father introduced us.

"This is Mr. Paul Walmsley, my dear," he said—"my daughter. Have you dined, Eve?"

She shook hands with me and smiled very charmingly. "Hours ago," she replied. "I didn't mean to come out this evening, but I was so bored that I thought I would try and find you."

She accepted the chair I was holding and unbuttoned her cloak.

"You will have some coffee?" I begged.

"Why, that would be delightful," she agreed. "I am so glad to find you with my father, Mr. Walmsley," she continued. "I know he hates dining alone; but this evening I had an appointment with a dressmaker quite late—and I didn't feel a bit like dinner anyhow."

"You come here often, don't you?" I ventured.

"Very often indeed," she replied. "You see it is not in the least entertaining where we are staying and the cooking is abominable. Then father adores restaurants. Do tell me what you have been talking about—you two men—all the evening?"

"The truth!" Mr. Parker remarked, lighting another cigar. "My daughter knows that I speak nothing else. It is a weakness of mine. Mr. Walmsley and I were exchanging notes as to our relative professions. I told him frankly that I was an adventurer and you an adventuress. I think by now he is beginning to believe it."

She laughed very softly—almost under her breath; yet I fancied there was a note of mockery in her mirth.

"Confess that you were very much shocked, Mr. Walmsley!" she said.

"Not in the least," I assured her.

She raised her eyebrows ever so slightly.

"Confess, then," she went on, "confess, Mr. Walmsley, that in all your well-ordered life you have never heard such an admission made by two apparently respectable people before."

"How do you know," I asked, "that my life has been well-ordered?"

"Look at yourself in the glass," she begged.

Scarcely knowing what I did, I turned round in my seat and obeyed her. There is, perhaps, a certain preciseness about my appearance as well as my attire. I am tall enough—well over six feet—but my complexion still retains traces of my years in Africa and of my fondness for outdoor sports. My hair is straight and I have never grown beard or mustache. I felt, somehow, that I represented the things which in an Englishman are a little derided by young ladies on the other side of the water.

"I can't help my appearance," I said, a little crossly. "I can assure you that I am not a prig."

"Our young friend," Mr. Parker intervened, "has certainly earned his immunity from any such title. To tell you the truth, Eve, he has already been my accomplice this evening in a certain little matter. But for his help, who knows that I might not have found myself up

against it? Between us we have even had a little fun out of Cullen."

Her expression changed. She seemed, for some reason, none too well pleased.

"What have you been doing?" she asked me.

"I, personally, have been doing very little indeed," I told her. "Your father entered the restaurant in a hurry about an hour ago and found it convenient to seat himself at my table and help himself to my dinner. He intrusted me, also, with a packet, which I subsequently returned to him."

"It is now," Mr. Parker declared, replying to his daughter's anxious glance, "in perfectly safe hands."

She sighed and shook her head at him.

"Daddy," she murmured plaintively, "why will you run such risks? Even Mr. Cullen isn't an absolute idiot, you know, and there might have been someone else watching."

Mr. Parker nodded.

"You are quite right, my dear," he admitted. "To tell you the truth, Cullen was really a little smarter than usual this evening. However, there's always the luck, you know—our luck! If Mr. Walmsley had turned out a different sort of man—but, then, I knew he wouldn't."

She turned her head and looked at me. She had a trick of contracting the corners of her eyes just a little, which was absolutely bewitching.

"Will you tell me why you helped my father in this way, Mr. Walmsley?"

I returned her regard steadfastly.

"It never occurred to me," I said, "to do anything else—after I had recognized him."

She smiled a little. My speech was obviously sincere. I think from that moment she began to realize why I had occupied the little table, opposite to the one where she so often sat, with such unflinching regularity.

"What about a music hall?" Mr. Parker suggested. "I hear there's a good show on right across the street here. Have you any engagement for this evening, Mr. Walmsley?"

"None at all," I hastened to assure him.

We left the place together a few minutes later and found a vacant box at the Tivoli. Arrived there, however, Mr. Parker soon became restless. He kept on seeing friends in



For Her Sake I Was Willing to Range Myself Among the Outcasts of the World

to me she became more silent. She told me very little about herself and the few personal things she said were always restrained. I was beginning to feel almost discouraged; she sat so long with a slight frown upon her forehead and her head turned away from me.

"Miss Parker," I ventured at last, "something seems to have displeased you."

"It has," she admitted.

"Will you please tell me what it is?" I asked humbly.

"If I have said or done anything clumsy give me a chance, at any rate, to let you see how sorry I am."

She turned and faced me then.

"It is not your fault," she assured me; "only I am a little annoyed with my father."

"Why?"

"I think," she went on, "it is perfectly delightful that he should have made your acquaintance. It isn't that at all. But I do not think he should have made use of you in the way he did. He is utterly reckless sometimes and forgets what he is doing. It is all very well for himself, but he has no right to expose you to—to—"

"To what risk did he expose me?" I demanded. "Tell me, Miss Parker—he was absolutely honest when he told me he was an adventurer?"

"Absolutely!"

"Was I, then, an accomplice in anything illegal to-night?"

"Worse than illegal—criminal!" she told me.

Now my father had been a judge and I had a brother who was a barrister; but the madness was upon me and I spoke quickly and convincingly.



"A Mere Trifle! I Could Have Taken it Out of Your Pocket if I Had Desired"

(Continued on Page 48)

THE BOSSED RAILROAD



By WILL PAYNE

such as you would require from a superintendent you put in charge of your shop or mill or farm. You would want to know precisely what he had been doing with your property and would expect him to tell you in his report. Further, you received a notice of the annual meeting of stockholders to elect directors

for the ensuing year, and a little proxy blank, which you were requested to sign and mail in case you should not attend the meeting personally.

Probably it would not be convenient for you to go up to New Haven and attend the meeting personally; so you signed the proxy, thereby authorizing some person selected by the directors to vote your stock. Practically every railroad management in the country hangs on these little proxy blanks, signed and sent in by thousands of scattered stockholders. It is said that all the directors of the New Haven road taken together own only one-fifth of the outstanding stock. They were elected year after year by the proxies of other stockholders.

You signed the proxy blank duly and mailed it to New Haven. To tell the truth about it, so long as your dividend check came regularly and your annual report showed that the dividends had been earned you took it for granted that the road must be capably managed and bothered your head very little about details.

Consequently you were somewhat shocked in 1903 to learn through the newspapers that your road had not been capably managed. You heard that, on the contrary, it had been allowed to deteriorate physically in a quite scandalous manner. It had old wooden bridges where it should have had steel and concrete; its rails were too light; its roadbed in poor repair; its cars and engines antiquated. Many millions must be spent to bring it up to date.

This might have alarmed you; but you learned at the same time that the road was to be regenerated in a most thorough and efficient manner. Mr. Morgan himself had taken it in hand and selected Mr. Mellen, who had made a fine record out West, to carry the job through; so, instead of being alarmed, you congratulated yourself. Your two-dollar-dividend check for each share of stock came in regularly every quarter and the stock sold up to two hundred and fifty dollars a share. Your neighbors kept on buying it. Many of them, in the course of time, passed away with the comforting thought that they were leaving provision for their widows and children in sound old New Haven shares.

Something over a year ago you began to hear that Mr. Morgan, Mr. Mellen and their distinguished associates had made a terrible mess of regenerating your railroad. The stock, having sold at two hundred and fifty dollars a share, slid down and down until the other day it sold at only eighty-one and a half dollars a share. The dividend was reduced from eight per cent to six, and the report for the fiscal year ending June 30, 1913, showed that the road failed to earn that by more than four million dollars—so a still further reduction of the dividend was a foregone conclusion.

Now all this while, remember, you had been receiving each year a report from the president and directors showing how they managed your property. In common honesty they were as much bound to tell you the truth in these reports as the foreman of your shop is bound to tell you the truth when you ask him how many brooms he has made and how much he got for them.

So you turn back to the reports in order to discover, if possible, how the terrible mess came about. The reports

lie before me now—ten neatly printed pamphlets, with introductory and explanatory notes and many statistical tables. Perhaps the first thing that strikes you, as an innocent bystander small stockholder, is that the balance sheet of June 30, 1903—just before the regeneration began—shows seventy million dollars, in round numbers, of capital stock outstanding and fourteen million dollars of funded debt; while the balance sheet of ten years later shows one hundred and fifty-seven million dollars of capital stock outstanding and two hundred and forty-two millions of funded debt, besides thirty-four million dollars of floating debt.

There is an increase of nearly three hundred and fifty million dollars. On the face of the returns the road owes somebody—stockholders, bondholders and bankers—that much more than it owed ten years ago. Now if the foreman of your shop has increased your liabilities over threefold, naturally you expect him to tell you exactly where the money went; but when you turn to your railroad reports for light on that subject you find, roughly speaking, that you might as well consult a bundle of Chinese laundry tickets.

Where Did the Money Go?

IT IS true that a relatively small part of this increase is merely a matter of bookkeeping—that is, companies the New Haven controlled by owning their stock ten years ago have since been consolidated with the parent company; so their liabilities now show in the balance sheet. But if you deduct these merged companies there is still well over a quarter of a billion dollars to be accounted for, and as you sadly turn over the reports you find that your president and directors evidently regarded you as a young person whose morals might be corrupted by contact with unpleasant truths.

For example, in the report for 1906 you read: "Owing to opposition in Massachusetts to ownership by this company of the securities of certain street railroads a sale was made of all such securities to a voluntary association known as the New England Investment and Security Company, and promissory notes were given for the same equivalent to the cost price of such securities."

This, of course, was a transaction involving many million dollars, for the New Haven road was extensively interested in Massachusetts trolley lines; but the text of the report does not mention how much the trolleys were sold for, and when you turn over to the balance sheet and the tables showing the securities owned by the New Haven road you do not find a solitary word about this New England Investment and Security Company, which has bought your trolley lines and given notes for them. Nor do you find the concern mentioned in the balance sheets and tables of subsequent reports. Perhaps Mr. Mellen inadvertently left those notes at home on the dining-room mantel, or perhaps a dog ran off with them. So far as the reports to you go, they simply disappear.

The next year you read that the properties of the Connecticut Railroad and Lighting Company, owning a hundred

IMAGINE your name is Preserved Jones and that you live in Old Sarum, Connecticut. Naturally, then, you are a thrifty person; and having toilsomely accumulated one or two thousand dollars you looked round for a safe place to put it.

For a thrifty man, that investing of the first one or two thousand dollars is a subject of almost as many tender anxieties as the baby's first tooth. You want your money to earn as much as possible; above all, you want it to be safe. Having earnestly counseled with persons of experience and carefully weighed interest against risk, you decided to put your precious nest-egg into stock of the New York, New Haven & Hartford Railroad.

Where, after all, could you do better? No other railroad in the world occupies a more advantageous field—comprising all Southern New England, where the passenger traffic is denser than in any other territory of like extent, and where manufactures, which make freight tonnage, are very highly developed. Moreover there are no important physical obstacles to the construction and operation of a railroad.

This railroad, you learn, has a conservative New England management. From 1873 to 1895 inclusive—except one year—it regularly paid dividends of ten per cent a year on its stock. Surely a road that can earn and pay ten per cent for more than twenty years is no experiment. In the bad years following the panic of 1893 and continuing to 1898, when a score of big roads that were once flourishing went into bankruptcy, New Haven merely reduced its dividend from ten per cent to eight. The worst that a panic and four years of severe industrial depression could do to it was to take two per cent off its dividends—so advantageously was it situated.

You made the investment and carefully tucked the engraved stock certificate in a safe place. Then, from 1896 onward, every quarterly dividend day brought you a check for two dollars for each share of stock. If you bought twenty shares that came to forty dollars every three months. Probably as you saved more money you bought more shares. Your forehanded neighbors bought ten, twenty or thirty shares apiece.

Reports That Conceal Facts

THAT is where the greater part of the capital of nearly all railroads really comes from—from the careful savings of persons of moderate means. Usually, taking the whole railroad field, these investments go into bonds rather than stocks; but it is important to bear in mind that most of the capital which builds and extends railroads comes out of the forehanded person's stocking and by no means out of any magic cornucopia in Wall Street.

Besides your dividend check you received once a year a neatly printed pamphlet containing the road's annual report—made by the president and directors to you, the stockholder, in order that you might know exactly how they were managing your property and just what its condition was. These annual reports—in theory—are precisely

and ninety-three miles of trolley, have been leased for nine hundred and ninety-nine years "at a varying rental to August, 1914, and a fixed rental thereafter." Do not ask how much that rental is, dear stockholder; just rest content with the knowledge that it varies to August, 1914, and is fixed thereafter.

In the same report you read: "It was brought to the attention of your directors early in the year that a large amount of Boston & Maine Railroad stock was seeking a market"; and "after long negotiation it was deemed advisable that your company purchase it." And over in Exhibit B—Other Investments—you find one hundred and nine thousand shares of Boston & Maine stock put down as having cost nearly thirteen million dollars.

Now the Massachusetts legislature violently objected to this purchase of Boston & Maine stock by the New Haven road, and when you take up your annual report for the following year you fail to find a syllable in it about Boston & Maine.

You consult the table of Other Investments and you find there practically the same securities that were shown the year before, with the exception of Boston & Maine stock. That does not appear at all and the total of the table is smaller than for the year before by about the amount of this Boston & Maine stock. But what has become of that thirteen-million-dollar investment? There is not one word in the report to throw any light on that subject. So far as you can discover, thirteen millions have simply vanished and left no trace behind.

Perhaps that disturbs you a bit. In the 1908 report you read: "An arrangement has been made for the sale on advantageous terms of the following treasury assets"—which is followed by a list of bonds footing up over four million dollars; but nowhere are you told how much they were sold for. That the terms were advantageous is all you need to know.

Perhaps that also disturbs you; but a greater shock is coming. On page thirteen you read: "An investment amounting to ten million nine hundred and fifty-five thousand dollars was made during the year ending June 30, 1907, in the Millbrook Company." And it is added briefly that this Millbrook Company owns the New York, Westchester & Boston Railroad. This, you understand, is in the report for the year ending June 30, 1908. You turn back hastily to the report for the year ending June 30, 1907, when this eleven-million-dollar investment was made, and you do not find a syllable in it about any Millbrook Company, or a line in any balance sheet or exhibit to show that your directors have made any such use of your money.

In the vast sea of New Haven finance these many-million-dollar leviathans roll into view, wink at you once and smoothly disappear with playful flourishes of their tails; in fact, for the purpose of tracing the condition and development of the New Haven road, these solemn annual reports to stockholders are entirely worthless. The stockholder who depended upon them never knew the situation of his property.

However the New Haven property has been pretty extensively investigated during the last year. Thanks to outside intervention—and not in the least to the candor of his directors—Stockholder Jones now knows in detail some of the things that were done with his money.

Those Amazing Millions

FOR instance, take that eleven-million-dollar investment in the Millbrook Company, which was so carefully concealed from stockholders for a whole year. There was an old franchise for a railroad into New York from the Connecticut side. Some promoters got possession of the franchise and laid plans to utilize it. They proposed to build a line from the Harlem River to Mount Vernon, and from that point to White Plains on the one hand and Port Chester on the other. Altogether the road is seventy-five miles in length.

The projected line would be a competitor with the New Haven for some suburban business. Moreover, it might in the fullness of time furnish a New York terminus for a competing New England railroad system, though it comes no farther south than the Harlem River. Mr. Morgan wanted the New Haven road to buy up this possible competitor in its infancy. Mr. Mellen has testified that he was not favorable to the purchase. "I have never been optimistic of its being a good investment for us in the present or immediate future," he said; "but people in whom I had greater confidence than I had in myself thought it desirable." Consequently the New Haven directors appointed a committee, consisting

of Mr. Morgan, William Rockefeller and Mr. Miller, to arrange the purchase. The arrangement consisted mainly of a very remarkable contract between the New Haven road and Messrs. Thorne and Perry, who were then president and vice-president respectively of the Trust Company of America, whereby the latter were to purchase whatever there then was of this projected New York, Westchester & Boston Railroad.

There seems to have been no stipulation whatever as to the amount Messrs. Thorne and Perry were to invest. Of course that was a minor detail anyway, since the money to be used was not theirs or Messrs. Morgan, Rockefeller and Miller's, but belonged to the New Haven stockholders. Whatever money was necessary was to be deposited with J. P. Morgan & Company, and out of that money Messrs. Thorne and Perry were to do the buying. And for making the purchase with money supplied by the New Haven road Messrs. Thorne and Perry were to receive a commission of seven and a half per cent.

Well, Messrs. Thorne and Perry proceeded to purchase. By the fore part of 1907 they had invested some eight or nine million dollars of New Haven's money, "for which," Mr. Mellen testified, "there was nothing visible except some real estate, some little construction and some lawsuits."

The purchasing continued until the fall of 1907, when financial weather began to be exceedingly squally. There was a heavy run on the Trust Company of America; and the New Haven directors, according to Mr. Mellen's testimony, feared that the embarrassment of that company might involve this New York, Westchester & Boston enterprise. So it was deemed best to terminate the contract with Messrs. Thorne and Perry and it was left to Mr. Morgan to say what sum they should receive in consideration of abrogating the arrangement.

Mr. Morgan—after careful deliberation, no doubt—thought two hundred and seventy-five thousand dollars would be about right. That sum was paid to Messrs. Thorne and Perry, and on October 29, 1907—in the midst of the panic, if you remember—the contract was terminated.

It had been in existence practically one year. During that time Messrs. Thorne and Perry had invested a little over eleven million dollars of New Haven money, on which—in the absence of any testimony to the contrary—we must presume they received the stipulated commission of seven and a half per cent—or roughly eight hundred and twenty-five thousand dollars. Besides they received two hundred

and seventy-five thousand dollars as compensation for surrendering the contract. It was a profitable arrangement for them, but not for the New Haven stockholders. At last reports the New Haven had invested about thirty-seven million dollars in this New York, Westchester & Boston road, and the road was barely earning operating expenses. The New Haven is paying more than six per cent for money now and on this large chunk it is getting no returns.

The New York, Westchester & Boston, though only seventy-five miles long, was immensely expensive. Part of the right-of-way is over very valuable real estate, a portion of the road is four-tracked and the construction throughout is of the solidest sort; but the road has cost the New Haven about ten million dollars more than was ever spent on its construction and equipment.

Last May, Judge Prouty, of the Interstate Commerce Commission, wished to know why this New York, Westchester & Boston, the construction of which had then cost about twenty-two million dollars, should stand on the New Haven books at a cost of thirty-three million dollars.

"I wish I could give a better explanation," President Mellen, of the New Haven, replied. "I do not really know. I know it did cost that, and I believe its cost was represented by litigation, franchise values, giving away of the capital stock and giving away of rights before we got hold of it."

No doubt Messrs. Morgan, Rockefeller and Miller were satisfied that Messrs. Thorne and Perry, in buying up the stuff that represented this litigation, franchise values, donated capital stock, and so on, were using the New Haven's money judiciously—and if they were satisfied why should any mere stockholder presume to raise a question?

The Boston & Maine Deal

YOUR foreman reports as follows: "Dear Mr. Jones: I have mortgaged your shop and purchased an elephant. Wishing you a happy New Year, I beg to remain," and so on. "P. S. I regret to inform you that you are broke."

Why ask for details? You will remember that your annual report for 1907 informed you that your directors had invested nearly thirteen million dollars in stock of the Boston & Maine Railroad—and the next year that item simply vanished. There was nothing in the report about Boston & Maine, and nothing in the balance sheet and exhibits by which you could tell what had become of it.

Thanks to a good deal of outside intervention you now have the following account of that transaction: In the first place the stock was bought not by the New Haven direct but by the New England Navigation Company, all of the capital stock of which is owned by the New Haven—so that in effect it is only the New Haven under another name. Its original cost was a little over one hundred and sixteen dollars a share, but its book value was soon marked up to one hundred and twenty-five dollars a share and the resulting paper profit of nearly nine hundred thousand dollars was credited to the Capital Reserve Account.

Now in 1908, when Massachusetts strenuously objected to the New Haven road's holding this Boston & Maine stock, the New Haven directors politely met the objection by selling the Boston & Maine stock, at one hundred and twenty-five dollars a share, to John L. Billard, a worthy lumber merchant of Meriden, Connecticut, who has since been made a director of the New Haven road. Up to that time nobody had regarded Mr. Billard as a prospective railroad magnate, and he bought the Boston & Maine stock without withdrawing any capital from his lumber business.

The New England Navigation Company accepted his demand note for two million seven hundred and forty thousand dollars and turned the Boston & Maine stock over to him. He then deposited that stock as collateral with a large Wall Street bank and borrowed eleven million dollars on it—practically the par value of the stock—which he handed over to the Navigation Company, thereby completing the payment to it for the stock.

In view of all the circumstances it is quite impossible to regard this sale to Mr. Billard as anything more than a polite arrangement whereby the New Haven—in deference to Massachusetts' demand—might get the Boston & Maine stock out of its hands and yet keep it firmly under its thumb. Mr. Billard, I am told, is a lumber merchant of the very best credit and a gentleman of the highest commercial reputation; but that a big Wall Street bank would lend him eleven million dollars to buy Boston & Maine stock with, unless the big bank's friends and directors,

(Continued on Page 34)



PHOTO BY PICH BROS. FROM PAUL THOMPSON, NEW YORK
Howard Elliott, the Moses to Whom New Haven Stockholders are Looking to Lead Them Out of the Wilderness of High Finance

The Flareback of Old Ossian

AN OLD man sat on a log at the foot of Dumpling Hill in the town of Vienna. He was doing some sort of incomprehensible thing with a stout cord.

Vienna is one of those combination, remote-nearby towns—understand? It seems to exist merely as a tract of territory to brace real centers apart from each other, so that the centers may independently flourish. It is near big towns geographically, but as remote as the moon, so far as outside interest in it goes. A new state airline highway, built by the proceeds of state bonds, affords a short cut by which automobiles can scoot through the town without stopping.

Stranger automobilists skyhoot through Vienna without especially realizing that they have passed across a town. It's simply covering distance. There's a good clay road that leads round the hills to somewhere; and who cares whether there are houses on the top of the hills, so long as the automobile keeps going? Usually when an automobile stops in Vienna—and it rarely happens—a man swears and gets out with a jack and a wrench.

A red roadster stopped opposite the old man who sat on a log, but neither of the men in it got out right away. The tires were as plump as picnic doughnuts, and the motor purred isochronally on neutral; so there seemed to be no trouble with that automobile.

The old man kept on doing something incomprehensible with his stout cord. He stared back at the men who were eying him, but displayed no special interest in them.

Above his eyes were tufted brows that would have made middling-sized mustaches for both the young men in the car. His beard was a veritable ambush from which his keen eyes peered.

"I like to jump an old tomcat like that once in a while," confided the driver. "Now watch him hop!"

The old man, who was almost as long in his rawboned stature as the ancient log on which he sat, continued to tweak the cord lazily and occasionally. His posture was that of a fisherman, his gesture that of a man jiggling a line over the side of a boat—but there was no water in sight. The end of the cord disappeared in a hole in the log.

The driver swung out of his car and advanced on that statue of Patience by the Wayside, slapping his gauntlets against his leg. He was a city man—young, round of face, sleek, self-satisfied, patronizing. In this case he seemed to be producing merely his plated geniality—and the brass showed through the plate. His whole air suggested that he was in prime humor for that popular sport called joshing.

"How do you do this fine summer day, squire? Let me make myself known to you. My name is Harry Lang."

The tone in which he announced himself indicated that he looked for a demonstration, as one who has speared a fish expects a flop; but there was not a quiver—not even an extra blinking of the keen old eyes.

"I'm out looking over the political field. I'm chairman of the Democratic State Committee."

A more vital poke of the spear, but no flop.

"I'm the son of General Thomas Burkett Lang."

When this elicited nothing the young man lost some of his cocky composure.

"You don't need to have me tell you that General Lang led the Democracy of this state until he died, do you?"

"Not unless you feel like doing so." The voice was deep; the tone indicated utter indifference.

"I say, squire, you're certainly some numb! Now aren't you going to show a thrill of life when I point out to you the next governor of this state? There he sits in my car! There's the Honorable Baldwin Dorr—and we're going to win with him this fall. He'd like to shake you by the hand." The veteran kept his seat on the log, however. He gave only a passing glance at the other young man. "Do you think this is josh? Don't you believe what I'm telling you?"

"Yes."

"What's your politics?"

"Democrat."

By HOLMAN DAY

ILLUSTRATED BY W. H. D. KOERNER



"It's No Place for a Dude—Politics"

"Then why aren't you showing some regard for your next governor?"

"Do you want me to go over and hug and kiss him?"

The man in the car laughed, but the state chairman of a party was angered by this apathy. It seemed to reflect on his qualities of leadership. He became caustic.

"I know they are never more than half awake in this town—my father used to say so. You don't take any interest in politics—eh, squire? Well, you needn't wake up enough to answer. I can see that you don't. Have you heard that there's going to be an election this fall? I suppose you'll ride to the polls and vote if somebody will come round and derrick you into a cushioned buggy—eh? But I want to inform you that the rest of this state is wide-awake. The young blood is showing the old fossils how to do things—if I do say it. They didn't know how to run politics in the old days."

"I'll agree with you to the extent of saying that your father didn't know how," stated the old man on the log, twiggling on the cord. "He wrecked his party by his kid-glove snobbishness and his cockalorum airs."

The son had started toward his car after his indignant outburst, spurning this particular old fossil as something not worth his attention. Now he whirled and started back, his cheeks flaming.

"It's no place for a dude—politics," declared the old man, his eyebrows coming together like a snail's horns and sticking out aggressively. "Give a dude something else—some other kind of a rattle to play with."

"Do you mean me?" Lang pounded his breast and looked truculent.

"Yes, sir. There can't be much hope of party success this fall if they've given a chap like you the thing to play with."

"What do you know about the situation in this state, you—you old lunatic?"

"Go easy! Go easy, Harry!" chided the candidate from the car. "It isn't worth while to get mad—not in this case," he added meaningly; but the chairman of the state committee had been pricked too deeply.

"I've heard my father tell of a lunatic in this town who spent ten thousand dollars building a lighthouse here years ago—and it's over a hundred miles from the ocean. And he —"

"That was my uncle; but it wasn't a lighthouse and he wasn't a lunatic. He told the fools it was a lighthouse to stop 'em asking foolish questions—and they believed it, including your father, so I see."

"What was it, then?"

"We have always preferred to keep 'em guessing."

"Well, whatever he did it for he wasn't any more of a lunatic than a man who sits on a log fishing down a dry

hole in midsummer," blurted the chairman, his youthful ardor snapping the leash of his prudence.

"Fishing? You've given it as good a name as any," replied the old man in an indifferent tone.

Chairman Lang started away again, muttering his own disgust at himself for wasting time. Then he came back with the air of a dog who desires to have one more bark at a woodchuck hole.

"Look out how you insult the Lang family, old fellow! One of your Vienna podunkers tried it on my father years ago and never came to the top of the water again. I guess you remember about it, Dorr," he called, anxious to have a witness to testify to the dangerous qualities of his family.

"I don't remember," returned the candidate. "Come along, Harry. You're getting foolish."

The splenetic fury of youth was now foaming in the scion of the Langs, however.

"You ought to remember! It was when the calves in our party went drooling and galloping after the Free Silver steer, expecting to get milk. There was a goat from Vienna who got up and blarneyed when father was making his great speech, pulling the party fools and rainbow-chasers back where they belonged." He

snapped his fingers above his head, racking his impatient memory. "Cook—Baker—no; something about kitchen. He's so dead that I can't even remember his name."

"Man by the name o' Frye," volunteered the veteran on the log.

"Well, he's dead. I don't believe they ever bothered to put up a gravestone over him. He insulted my father in the state convention, Dorr. It's a wonder the boys didn't kill him on the spot. He went out of that hall over the heads of the delegates—like skylarkers keep a football in the air. I wish I had been there to see it! It was rip, zip and out for him! Umbrella in one hand, hat in the other, whiskers waving—and he never touched the ground! Father said that was the last look he ever got at him. It didn't pay to tell my father to go to hell in a state convention."

"You've got it wrong. I told him he was a damned fool!" stated the old man.

"You told him!"

"I told him. I'm Ossian Frye."

"Pickle that bunk, old chap! The man who insulted my father is dead. He must be dead! Why, he was more than a hundred years old in Free Silver times! Before that he was a Greenbacker, a Free Soiler, a Know-nothing—he chased every steer in politics; he was in Congress for one year on a Fusion fluke. And he's dead."

"Your father could kill almost anything, including his party; but he couldn't kill me by announcing my death. However, it's no matter. Your theory that I'm dead suits you, and the fact that I'm alive suits me."

He began to pull on the cord, hand over hand. The chairman of the state committee forbore to retort and watched the mouth of the hole with curiosity. Up came a turtle, with a tin tobacco-box hooked to the edge of its shell by a wire. From the perforations in the box smoke slowly eddied.

The old man opened the box and dumped some smoldering moss on the ground. He tucked the turtle under his arm and stood up, a giant of a man.

"A dude politician can drive 'most anything into a hole and make it stay there," he observed. "I may as well move on."

"I'll give you ten dollars if you'll tell me what that rinkydido business means," blurted the chairman, his curiosity getting the better of his choler.

"Smoking 'em out! It's a good thing for a politician to practice. I used to do something at it when I was in politics. You see, Lang, son of Thomas, I'm of a meditative turn of mind. If there was a pond in Vienna I would angle and meditate. I have been obliged to invent this kind of angling to assist my meditations and help pass the time. The turtle drags himself into the hole slowly—the box is

hot and keeps him moving. If there is anything in the hole it gets smoked out in the course of time."

"But what do you get?" The chairman was surly, but curiosity pricked.

"Oh, what a man gets when he smokes out politicians—a fox sometimes; then a woodchuck; every now and then an old blind mole or a scared rabbit; and quite often a skunk." He moved away. "It's not bad sport, young Lang. Smoke 'em out! Your father had a smooth, slick skin; but he showed himself up that day when he raved and pranced on that platform and cursed the men he had walked on to get into position—had wiped his feet on, all the years, without their knowing it. I made his old hair bristle—and when it stood on end they all saw that he was mangy! Smoke 'em out, young Lang! Quite often you get a skunk."

"They threw you out of that convention!"

"Are you sure it wasn't a triumphal parade—my friends lugging me on their shoulders? Your father had a way of twisting facts, you know."

The chairman followed after the departing sportsman beating his fists together childishly, spouting insults and furious oaths—cursing the intellect, pedigree, attainments and character of a man by the name of Frye. He saw only one side of this situation—a coarse old hermit had sneered at a father whom the son had placed upon a pedestal among the political demigods of the state.

The patriarch turned on him at last—turned as a shaggy Newfoundland might turn with half-indifferent protest on an irritating fox terrier.

"There are two ways of being in politics, son of Thomas," he growled. "The dude on a pedestal plays with politics and his head swells for himself; the honest man, down in the ranks, tries to make politics a pry for uplift and his heart swells for the oppressed. The dude puts on kid gloves and stands upon a platform and says, 'My boys!' and expects three cheers—and thinks he's a patriot and a politician. He's only coddling his own snobbishness and petting the human hankering to be boosted. The hankering is often ingrained in spoiled children of rich folks. Children like to be boosted, and never outgrow that foolishness—in some cases."

Dorr, in the auto, stared at the old man with new interest. He was listening to considerable good philosophy.

"Take back your dirty slurs about my father, you old cross-section of a hair mattress!" sputtered Lang, his passion making him childish and ridiculous.

"Your father and you, having had your money left to you, would have made moderately successful dukes in a place where duking would run itself; but you don't belong in politics in a country where politics needs brains and unselfishness. You'd better run along now. Both of us have talked more than we intended to."

"Thank God, these new times have buried you and the other old hornbeams like you!" declared the heir of the

Langs soulfully. "You're where you belong—in the discard. See that you stay there. Tell the others to stay there. Whiskers and whangdoodle are not running the Democratic party in this state any longer. I'm running it!"

The old man looked down on him and was silent.

"You don't dare to show yourself again in politics in this state. When a cur is once licked by the Langs he stays licked!" The chairman shook his gauntlets under the nose that jutted from the thicket of beard. "No; you don't dare!" he insisted, turning on his heel and starting for his car. "A cur stays licked when the Langs lick him."

He seemed to be bolstering his own wounded pride by the iteration of that sentiment; but he did something besides.

"Just a moment, son of Thomas," called the old man. "When I was a boy I took every dare, no matter how foolish it was. When I was a man I saw that such stuff was folly and I let others bluster. Now I'm back in my second childhood again, I reckon. You've got me to going! You need to be shown and the party needs to be saved. I've got two good reasons for being resurrected. I'm obliged to you for coming along and tooting the trumpet."

He swung behind some bushes and disappeared.

"Oh-h-h! Wow-wow! Wow-wow-wow!" mocked the Honorable Baldwin Dorr expostulatorily. "Will you ever let up consigning that old toadstool to Tophet, Harry, and get in here and get away?"

"When an old rip insults my father —"

"But that's all over and done with. Why are you wasting time and breath on a man who can never do anything to hurt you?"

"Of course I know that old dingwhoop can't hurt me! But he —"

"Yank open the throttle and take it out in speed. Forget it!"

Harry Alvah Lang, chairman of the Democratic State Committee, set his teeth and took it out in speed, scorching out of hateful Vienna. Behind the bushes old Ossian Frye, ex-congressman, untwisted the wire from the turtle's shell and turned the reptile loose.

"Meditative amusement doesn't agree with what I propose to do," he muttered.

II

THERE is a considerable village on top of Dumpling Hill. It is called Vienna Corners. The pioneers built on the tops of hills. They built their roads over hills too, seeking short cuts, forgetting that a pail-bail is no longer when it is horizontal than when it is perpendicular.

"Outsiders Will Kindly
Keep Their Noses
Out of Our Business"



Vienna Corners is a bleak and unattractive village. It is not a place of drooping elms and shady mall and grassy square. On a wood-colored front over a grocery store there is a faded sign:

OSSIAN FRYE

NOTARY PUBLIC JUSTICE OF THE PEACE
PENSION VOUCHERS EXECUTED AND WILLS DRAWN
INSURANCE AND REAL ESTATE

Propped in one of the dusty windows was a smutched card announcing: In. When the reverse of the card announced Out! folks were saved a climb up the narrow and steep stairs to Ossian Frye's office.

Constable Zeburee Nute peered under his hand at the window, was assured and went up.

"This time, Oss, I can catch them red-handed and pitchy-vity, or whatever they say in law. Time is tonight in Brickett Quarry, and they think they've got me fooled."

The patriarch's chair was tipped back against the wall and his feet had the place of honor on his littered desk. He recrossed the feet and relighted his clay pipe.

"There's only one likely hole out of that quarry," said Nute. "I can catch the whole caboodle—give me a posse. Do I need legal papers from you?"

"Tell me, Nute, whether this grandson of mine is as good a fighter as they say he is. Up to now I have been a little sensitive, seeing that it's in the family; and I haven't asked the question."

"He has licked everybody they've fetched to him from roundabout out of the county to date. If plug-slugging in a ring was anything to be proud of you'd have to be proud of him; but, of course, it ain't—it's a smirch. I don't blame you, Oss, for wanting him pinched. Give me the papers and I'll scoop him and all the rest of 'em tonight."

"I suppose this downing all-comers has made him popular with a class, hasn't it?"

"It makes me sick, sad, and disgusted with human nature to see how popular it makes a man in this world to be able to lick everybody. Of course I ain't saying that your grandson is being patted by the parsons or is having songs sung about him in Sunday-school; but I've chased that gang enough to know that he's all Tophet so far as the boys in this county are concerned. However it ain't elevating the name of the Frye family, and I don't blame you for wanting him took up."

"You needn't raid the quarry tonight, Nute," said the patriarch of the Frye family.

"I've made plans to," declared the constable promptly, astonished.

"Unmake them."

"But you've been houting me along for two months to catch 'em, and now I'm going in and catch them! I'm a constable and I —"

"You'll be high sheriff of this county after the next election."

"I ain't a candidate and I couldn't be nominated for hog-reeve in the county convention," insisted Nute. He stepped back and looked the old man up and down with protruding eyes.

"You walk down to Brickett Quarry with me this evening and you may see something to change your mind."



"I've Stood All the Yap From You, Young Puppy. I Propose to Stand"

"And, even if I was nominated, this county hain't gone Democratic for twenty years. I ain't no hand for jesting and joking, Oss. I know my duty and I —"

"Will you walk down to Brickett Quarry with me this evening—just you and I—and will you keep your mouth shut!" It was not a request—it was a command, and Nute subsided under the tone and before the pipstem that was aimed at him.

"If you're going—if you're bound to go—we'd better start early," advised the constable. "They are bringing up Deck Bradley of the Newry Stonecutters' Union against him tonight. We might as well see the whole of it if we're going. He ain't so tall as your Fred; but I've been studying him a little, and he's got a lefthand hook that's —"

"Your interest is illuminating. That's enough, Nute. I see I'm on the right track," was the cryptic interruption of ex-Congressman Frye. "We'll go late—I have a reason."

They were so late that the outposts at the quarry had given up their watch in order to witness what was going on within the walls of riven stone. They walked in unchallenged and the sputtering torches revealed to them a rangy young man with flail-like arms administering the final, polishing wallops to a staggering opponent.

"He's got Deck whipped to a whimper!" declared the constable with enthusiasm. "It's too bad you've got to be ashamed of him, Oss!"

The patriarch marched right into the radiance of the torches and stood revealed to the bystanders, and the light glinted on the badge of the constable at his side. There was an awed hush.

"Don't try to run away—any of you," advised old Ossian.

"It's this way, judge," stammered a red-faced man, holding out his shirt-sleeved arms appealingly. "You've caught us and we own up; but there ain't no gate receipts, gambling or graft to this. It's just a little innocent entertainment for men who work hard all day. And you've got a grandson who could lick old Goliath—and do it with one hand tied behind him."

"I'm glad to see gathered such a fine and representative body of voters from this section," stated the ex-congressman heartily, with sublime disregard of what had preceded. "You are Americans with red blood and show good taste in athletic sports. When I was younger—in the old days when wrestling was popular—I used to put many a man on his back. The Fries —"

The crowd gasped and then the red-faced man yelled:

"All together now! Who's a good old sport?"

"Judge Frye!" bellowed the crowd.

"Who is the champion of this county?"

"Fred Frye!"

"Who are all right?"

"The Fries."

"Three cheers for the Fries!"

The patriarch took off his hat and murmured to himself while the cheers were beating in his ears:

"A dude makes the mistake of trying to build a machine with his kid gloves on."

He put up his broad hand to compel quiet. With the other hand he patted his astonished grandson on the back.

"Now that we have gathered here, fellow citizens, let us take a little look at the conditions in this county—a county that has been run for years by a smug set of political hypocrites, who have catered to old maids' whims for the sake of getting in votes—who impose their kid-glove notions, driving honest men into caves for their innocent amusements, as of yore Christians were driven into caverns and holes in the ground that they might think their own thoughts and say their own say. How easy it is for free men to be enslaved by those who set themselves up and usurp power and are hypocrites! Let me call your attention for a few moments to the kind of men who have grabbed —"

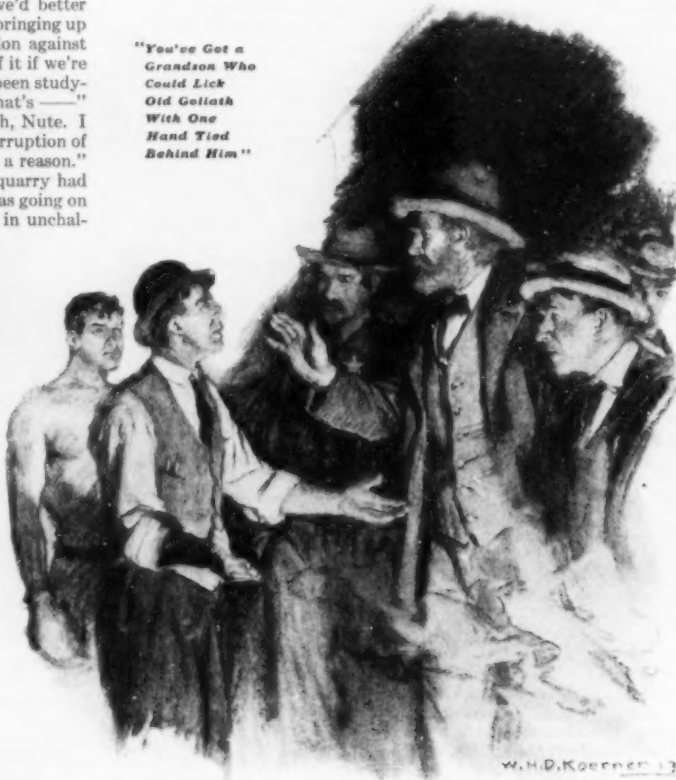
That speech consumed half an hour, but who that has the least conception of what a psychological moment means—who that understands the significance of the time, the place and the man—requires to have more of that speech spread on the records?

The town of Vienna is in Rockham County—a small county with but one city. The rural towns are domed with hills and from the hills come granite and limerock—the mass of the toilers are of the double-fisted, knotted-muscle type. Of that sort were those gathered in the Brickett Quarry that evening. At the conclusion of Ossian Frye's speech the first Andrew Jackson Club of Rockham County was formed—enthusiastically organized. It was primarily a club of protest—but the political leaning of a club named for Andrew Jackson requires no elaboration.

Ten days later old Ossian, sitting in the center of his web in his office above the eternal purr of Fossett's coffee-grinder, was assured that an Andrew Jackson Club had been organized in every town in Rockham County. His grandson toured as organizer, and organized after an

exhibition bout with any local celebrity who chose to offer himself. Such an appeal to the toiling voters had never been made before. They did not analyze too deeply the motives of the promoters of the Andrew Jackson Club—they were simply loyal, zealous, knitted into an understanding band by common tastes and prejudices—and they went to the Democratic County Convention as a welded

"You've Got a Grandson Who Could Lick Old Goliath With One Hand Tied Behind Him"



W. H. D. K. 1913

unit that could not be nicked. Ossian Frye did not go to that convention—he was a candidate for nothing; but from his office he sent the slate. He had picked for statesenators the Reverend Matthew Beedy, a retired Methodist clergyman, and Professor Thalius Veazie, a retired high-school master.

No man in all the Andrew Jackson Clubs had ever heard particularly of those personalities before, but they sounded good, were considered inoffensive, and it was generally agreed that old Ossian knew what he was about. It went without saying that he could handle his men. The slate went through.

"They give the ticket tone, haven't anything else to do, are so old that you have to push 'em round on casters, and both wear plug hats every day," old Ossian informed his chief lieutenant, Nute. "Keep close behind those plug hats and I'll smuggle even you through as high sheriff."

The County of Rockham went Democratic—a clean sweep of every office—for the first time in twenty years; and old Ossian never went out of his office! But the Andrew Jackson Clubs knew!

III

THE Honorable Baldwin Dorr was not elected governor of the state at the fall election—and nobody supposed he would be elected! But after the election was over Chairman Harry Alvah Lang managed to extract considerable sunshine from his campaign cucumber. He was a surface-squinting optimist, was Chairman Lang. He pointed out that the Republican vote had fallen off twenty-five per cent at least. The Democratic vote had held up to former years. More coldly critical commentators than Chairman Lang understood that the apparent defection simply emphasized the bland sense of security among the black Republicans; folks do not run themselves into a sweat chasing after cars they have already caught.

Chairman Lang's chief boast, however, was that after twenty years the Democrats had triumphantly carried one county in the state; at last the solid front of Republican autocracy had been broken. Through this breach the unfettered Democracy would sweep to victory in another year!

Chairman Lang was careful not to order a post-mortem in Rockham County. He had heard vague rumors and he did not like the sound of them. However, he needed something tangible to brag about; and, being the kind of optimist he was, he was willing to fool himself, along with such others as he desired to impress with his capabilities

as a leader. He was young; he was vain. And the young and the vain are inclined to be careful not to joggle very much when they feather-dust their own pedestals.

That winter two discreetly fuzzy plug hats reposed in the Senate lockers assigned to Rockham County. The Reverend Beedy made one speech—a fuzzy one apropos of nothing in particular; he called it "A garland for home and mother." Professor Veazie made one speech—a discreet one advocating pensions for "those noble spinsters who have put matrimony and motherhood resolutely behind them in their devotion to the children of others."

The Reverend Beedy served on the committee on temperance, patriotic observances and schools; Professor Veazie also had those three and another in addition—foreign relations—the character of the duties of which he did not discover, because the committee did not have a session. The point to be noted is that those two plug hats moved serenely through the halls of state with innocuous dignity, and roused not the least suspicion that they concealed, as the magician's hat conceals its rabbit, Ossian Frye's grudge and Fred Frye's fists.

Who—if in the future somebody should rise to impeach the inner workings in Rockham County—who could impugn the county's choice of candidates for the senatorial toga? Would anybody ever rise and attack Rockham County?

Ossian Frye picked his delegation and went up to the next Democratic State Convention to find out. He led his men—appearing in the open for the first time.

The members of the delegation were earnest and zealous—the patriots of the Jackson Clubs—and he could trust them; but they were also ingenuous. They were plain men of kiln and quarry, unused to the snares and pitfalls in politics. Therefore Ossian Frye was at the state convention in person.

IV

THE chairman of the Democratic State Convention stepped to the edge of the platform and gazed over the expanse of the big hall, cobbled with its upturned faces. Propped placards marked the various county delegations. He scowled at this delegation and that where a mumble of conversation lingered in spite of his appeal for silence.

There was no conversation in the group labeled Rockham and the chairman skimmed over it carelessly with his eyes, as the automobiles always skim through Vienna—hurrying to get to something more important. He did not note that the faces were set, that the mouths were tight, that the eyes gleamed. He did not note the tall old man ambushed in his beard. He did not dream that there concealed lay the dynamics of that convention.

"Gentlemen of the convention," shouted the chairman after he had secured a hush. "On motion of Mr. Gray, of Pownal, seconded by Mr. Woodsum, of Ayer, it has been voted that the convention do now take a recess of ten minutes so that each county delegation may nominate a vice-president for the convention, a member of the committee on resolutions and a member of the state committee for its county. County delegations will immediately caucus by themselves in this hall. Please be expeditious, gentlemen!"

A bang of the gavel and immediately up beside each propped placard bobbed a man and the caucusing began with a babel of voices. It sounded like bedlam and turmoil and contest, but each caucus was merely a ratification of the choice already settled upon. Then at last a bang-bang-bang! of the chairman's gavel, and order was restored.

"Counties will please report alphabetically. Albion!" "For vice-president," came the far voice, "Oscar P. Lord. For member of the committee on resolutions, Jared Sparks Grant. For member of the state committee, Honorable William Pitt Sykes."

"And what is the mind of the convention in regard to these nominations? It is moved and seconded that they be elected. If such be your minds, manifest it by saying Aye. It is a vote." Bang! "Amity!"

Another far voice droned names. And so on down the list of counties—Brooklyn, Cashton, Emden, and the others. It was merely routine ratification of the nominations—no one in that assemblage could remember when the convention, as a whole, had refused to accept a county's selection of its own candidates.

The Honorable Harry Alvah Lang, chairman of the state committee, rocked idly on the hind legs of his platform chair and gazed out patronizingly on "his boys." He wore a gray suit and gray gloves of undressed kid.

(Continued on Page 36)

BLOOD WILL TELL

By Will Irwin

ILLUSTRATED BY F. R. CRUGER

AT THE Martin Maternity Hospital two mothers lay in the democracy of agony. Upstairs, in the Private Pavilion, a royal suite for princely babies, suffered Mrs. Payson Winter. A specialist, a family physician, a house physician, two of her own trained nurses and a maid attended her; further, there waited outside a specially employed, foreign-educated nursery governess, assigned to begin at the very birth of the Winter heir that system of polite espionage which, in some form or other, would surround him until death should envelop him in its own democracy of agony.

The Winters held aristocratic views, believing in the right of the well-born to govern this world. However they were also philanthropic. The Martin Maternity Hospital was Mrs. Winter's pet charity; further, as the board of governors and all the lady patronesses knew, no institution in the world was better equipped to handle maternity. It became the whim of Mrs. Winter to bring forth her child in the Martin Hospital; and in all her aristocratic and philanthropic twenty-seven years she had never known an ungratified whim.

In the Public Ward downstairs Mrs. Jake Barrows endured the travail that is the seed of nations. An impatient interne, with rather awkward young hands, attended her; and Miss Meecham, a far too pretty nurse, divided her attentions between Mrs. Barrows and three other women who had but yesterday become mothers. The young interne worked all the more impatiently because he and Miss Meecham had an engagement to go to the theater that evening—provided Mrs. Barrows' case was out of the way.

Fortunate lovers! At twenty-four minutes past six the heir to the Barrows pennies gave his first, long, grotesque wail. No one would have thought to note the minute had not another wail sounded through the hospital at precisely the same moment—the lifecall of the heir to the Winter millions. The whole hospital, a

little excited by this great event, its routine disturbed by the society reporters, noted the coincidence.

Two or three days later, when Mrs. Winter was permitted to receive communications from her kind, the nurses told her this bit of hospital gossip. It became Mrs. Winter's whim to see the Barrows child. So Miss Meecham, having delayed events long enough to rearrange her hair and don a fresh cap, brought the heir of the Barrows pennies to visit the dowager of the Winter millions.

Mrs. Winter caused the two babies to be laid side by side for that world-old adoration which Christianity has only crystallized and glorified. They were marvelously alike; the nurses thought that in their hearts, while they made subtle feminine inferences to prove to Mrs. Winter how much better a Winter baby looked than a Barrows baby.

For one thing each weighed a trifle over eight and three-quarter pounds; and each was precisely twenty-one inches long; each had features which the baby experts pronounced long and prominent for a newborn infant; each, the nurses prophesied after much consultation, was going to have blond hair.

Nor could any one find much difference in the shades of their vacant little blue eyes. One nurse, who had gathered that Mrs. Winter liked blue eyes, thought that the Winter baby's were the bluer. Another, who felt certain that Mrs. Winter had wanted a brown-eyed baby, maintained the superior blueness of the Barrows eye.

Mrs. Winter watched them languidly from her pillow. Presently her eyelids began to droop. At the first sign the obsequious physician-in-charge made a motion to his lips. The Winter nurses and Miss Meecham waited until her breathing notified them that she was asleep; then they tiptoed out, carrying the two babies. It was time for the Winter baby to have his bath. Secure in the inner room of the suite, the Winter nurses, who liked the sprightly Miss Meecham, proposed a daring lark. They would bathe the two babies together!

Which they did, with much suppressed laughter and many murmurs. Miss Meecham, the goddess in the machine of this tale—probably you suspect already what she is going to do; it's hard, writing for the sophisticated readers of this day—had really no business in a hospital. Miss Meecham possessed the most piquantly pointed little face in the world, the most piquantly rebellious ashen-blond hair, the most piquantly drooping little figure. She radiated virginal suggestions of motherhood.

The spirit within was piquant also. It ran, like the contour of her face and the glances of her eye, into a thousand tiny sparklets of feminine wit and tenderness. As the young interne knew in his soul, Miss Meecham was all too tenderly easy on her patients. She did not understand how to be cruel in order that she might be kind, which is, we are given to understand, the true ethics of nursing. She had even turned pale and faltered during an operation.

Miss Meecham and the Winter nurses undressed their two charges, bathed them with much chatter and laughter at this and that, and laid them out side by side to gaze at and to admire. And just as the Winter head nurse reached for a swaddling cloth, laid out on the sanitary electric drier, a sound—the most terrible in the world—froze them to attention. It was the voice of the doctor in the next room!

The Winter head nurse happened to be a very present-minded person. With a swift, commanding glance at the others she rushed into that room and held the doctor in conversation. The panic-stricken second nurse and the still



"He Belongs to One of These East Side Gangs!"

more panic-stricken Miss Meecham flew to their charges and began throwing on clothes in a very agony of haste.

Now the heir to the Winter millions wore no mark of identification; it was impossible that the child of this aristocratic private room could possibly be mixed. On the wrist of the heir to the Barrows pennies, however, was a bracelet bearing his number—25.

As Miss Meecham rushed with expeditious haste toward the crib she noticed that the clasp had become unfastened; it lay on the coverlet close to her baby's little wrist. The thought flashed into her confused mind that she was lucky to notice it. Losing a baby's number was the blackest crime in the charity wards.

She snapped the little bracelet into place; and her fingers flew as she wrapped up her charge in his swaddling clothes, tucked the rest of his garments under her arm and ran from the suite. When, half a minute later, the doctor entered the room, he found the Winter second nurse redressing the heir to the Winter millions with every appearance of leisure.

Of course Miss Meecham had snapped the little bracelet, with the tag 25, on the arm of the wrong baby. The next day the Winter baby, upon being weighed, was found to have gained four ounces during the night. This important symptom caused a consultation of physicians. The diet was thoroughly revised, after which the baby in the Private Pavilion gained normally in strength, weight and intelligence. That was as near as any one ever came to discovery.

Miss Meecham married the young interne and left the hospital. Though she often told about her visit to the Winter baby and the incident of the dressing room, she never so much as suspected what she had done. No one ever knew except Miss Meecham's God and, now, the ten million readers of this weekly.

So young Mr. Winter becomes and remains to the end Jacob Barrows, Jr., and young Mr. Barrows similarly becomes Robert Van Loon Winter. With these names they were christened in the respective faiths of their new mothers, and under these names they grew up.

Mrs. Winter remembered the baby born in the same hour as her own; it was her whim to exercise over it a certain patronizing care. She often boasted that she had her own way with her own charities. She believed that giving direct alms to the poor was immoral. "Help them to help themselves!" was her motto. Mrs. Barrows needed help, heaven knows!

A few weeks before Mrs. Barrows went to the hospital her husband, Jake, Sr., alarmed at the prospect of another mouth to feed, had ended a week's debauch by deserting the family for good and all. When Mrs. Barrows could

(Continued on Page 32)



There Young Robert Laid the Foundations of a Collection That Has Since Become Famous

Autobiography of a Happy Woman

ACQUIRING EFFICIENCY FOR THE JOB OF LIFE

ILLUSTRATED BY FANNY MUNSELL



To This Day, When
Frazzled From
Any Fray, My First Desire
Is to Get Out into the Woods

WHEN I speak of a woman's acquiring efficiency for the job of life it is needless to say I do not mean acquiring efficiency for a career. A career is not an aim. It is a result; in fact, the result of doing the every-day job of life well and acquiring efficiency for it. If one acquires efficiency the career will take care of itself. If one does not acquire efficiency all the ambition, all the envy, all the spurts of determination ever brewed in a witch's caldron of wretchedness will not effect a career.

It was natural, perhaps, in a great transition period from mired existence to a world arena, that misguided enthusiasts should preach the career idea to young girl graduates at commencement exercises; that thoughtless friends out of sheer vanity should spur eager youngsters on to chase a rainbow will-o'-the-wisp without the slightest regard to natural endowment.

You do not need to chase a career. If you acquire the thing called efficiency the career will chase you. There is no woman living who, looking back on her schooldays, cannot recall ease after ease of tragedy from following the ignis fatuus of a career.

In the old days, when it was something of a triumph for a woman to break into the man's university, many a girl thought all she had to do was, first—pass inside the sacred portals; second—pass the men in her studies; third—pass the examinations with ninety-nine or one hundred per cent—and all life would open before her a golden, easy way.

Well, she did all these things—hurdled over the portals if they did not open; beat the men out of their boots in studies; captured all the scholarships; but somehow life did not open a golden, easy way. Neither did the way seem to lead anywhere. I have heard disappointed women explain the thing this way: "Boys seem to develop more slowly than girls; but then, when they get out in the world, they seem to go ahead faster."

Girls Who Don't Make Good

THE fact ignored in this explanation was that while the girls were cram-cram-cramming themselves with second-hand diluted book knowledge, the boys, out on the campus taking knocks and kicks from men they might hate, down in the wildest hurlyburly of rowdy rackets, were having bumped and thumped into them, not second-hand diluted book knowledge, but first-hand facts of life.

The boys were failing in their examinations, but learning how to play the game of life and having the reptile vices of littleness knocked out of their souls. The girls were capturing prizes, but learning no more of the big world arena than their grandmothers, who had never left the four walls of home, had known. They were, some of them, growing a fungus of hopes in studious shades, bound to rot in the bitterness of later life.

In literature, art, music, the stage, the will-o'-the-wisp vanity of a career has caused even more poignant tragedies. New York, London, Paris and Vienna have literally armies

of fake vampire teachers who batten and fatten on this sad vanity of a career. There are literary agents galore who for the sum of ten dollars will fix up a young writer's manuscript to insure certain fame and fortune.

One such was under arrest by the postal authorities for a get-rich-quick scheme. Another failed in running a basement eating house. A third ran off to parts unknown to escape exposure. A fourth once came to me to know whether I could raise ten thousand dollars among my friends to furnish offices in style and advertise—because "young authors are so crazy to get their stuff published that if you advertise widely enough and get a few big names on your list of directors, you can count on one thousand manuscripts a week coming in, which at ten dollars per and expenses of only a few thousands a year"—and so on. I did not bite. Somebody else did.

There are dramatic schools in all these cities that have literally never graduated an actor—or, in fact, anything but yellow-cutionists and dividends; and it would take an ambitious student of music—voice culture, I guess, is the word—to tell the inside story of the bleeding to which many a girl coming as a stranger to a great city, ambitious for a career, has been subjected.

The attics of London and Paris and Vienna and New York are strewn with such wrecks—girls who have set out with the blessing of parents and the applause of a whole community; who have spent every cent they had and a great deal they had not; who have impoverished the old folks at home, and then—through no fault of their own, but through lack of ability, of physical or mental stamina, of nerve or verve—have failed to make good, and have been ashamed to go back without the tag of a career attached to their names.

Sometimes, while the money held out or the victim had a pull, the press agent had been called in to create the bluff of a career that did not exist; and with this empty and bitter mask on a sad face the victim has turned back. What becomes of those who do not make good and do not turn back, only God, who looks down from the stars through the roofs of the huddled cities, knows; for I am quite sure if the Recording Angel had ever been a human being tears would dim his vision when setting down such records. Of the one who did succeed out of the tens of thousands who tried and failed we all hear; but we do not hear of the

multitudes of half-way-ups and the still greater multitudes who never got up at all. Be sure if you sing like a nightingale above a peanut wagon or a hurdygurdy the world will stop and

listen without any misguided friends sticking bayonets into the ticklings of your own vanity. If you write like Shakspeare, or Mr. Dooley, the world will find you out without any big drum to announce that you are here. If it is in you it will break out. Do not hurt yourself whirling dervish dances all round your ego to exorcise the spirit!

And so for a girl setting out in life—or boy, either, for that matter—the word career to me has come to be a sort of marsh light leading into the death swamps. You attend to your job; the career will attend to itself.

Just here comes in the beautiful inconsistency—though we have preached home as woman's sphere for a thousand years, what training have we provided for efficiency on the job? "Bah! None of your study fag for me!" I recall one acquaintance saying. "All I want is to jabber a little French, bang the piano, dance—and that will do for me."

Plus a trip abroad, that is exactly all the training for her job she acquired; and she has been like a huge feather bed or a millstone weighted round her husband's neck ever since. A knowledge of arithmetic, a few polite languages, fancy-work, music, sewing—and the girl of the old order was supposed to be equipped for life.

The Blunders of Untrained Women

IF HER men supporters failed her she could take in lodgers, sew, do housework—perhaps in a very dainty and ladyfied way teach a few private pupils. These things failing, there remained only the convent—or the devil.

A man was always carefully trained for his work. A woman was supposed to be born fully equipped for hers. What did she know about the physiology of birth; of prenatal influences; of diseases that might blind her child; of practical nursing; of the science of things that go into the household's stomach? Nothing! Less than nothing! It was not supposed to be proper to mention these things in a young girl's presence. Her equipment for efficiency was to be kept in a state of absolute ignorance.

What were the results? I will give two examples I personally know.

One young wife, for reasons purely personal, affecting financial affairs, was in a state of terrible depression before her first child was born. He came into the world an erratic genius, subject to terrible alternations of do-nothing, languid depression and bursts of almost genius in whatever he touched.

Toward her middle life, when he was at the university, his mother began studying everything affecting the efficiency of her position as a wife and mother.

I remember once, looking up from a book, she remarked quite casually, as if dreaming back through the years: "I wonder if there is anything in all this theory of prenatal influence coloring a child's disposition."

"Why?"

"Because if there is, and B—— should ever do anything to himself, I shall know it was because of the way I felt before he was born."

At his twenty-first year, after a particularly erratic but excellent course in the university, that boy was found in

the bathtub with his throat cut from ear to ear. I am not setting down pretty fictions. I am setting down facts. Was the mother to be blamed? Her husband was a business man. From his fifteenth year he was trained in efficiency for his job. She was meant and designed by her parents for marriage at the earliest possible moment. She was, in fact, taken by the scruff of the neck and married off willy-nilly when barely eighteen. Her training for efficiency for her work was to be kept in absolute, abysmal ignorance of every fact concerning it.

Yet another case:

The first words the little daughter of a friend of mine uttered were: "Won't! Won't! Won't!" That daughter's whole life has been one tempestuous chafing against the line of whatever she was doing. She has been forceful and successful and attractive, as the world rates such things, beyond words. She has been too sensible ever to be obstinate; but her whole life has been recklessly willful and tempestuous. Her spirit reminds you of a stormy sea. Before her birth her father was following a headstrong course in opposition to all sense, which wrecked forever that family's peace and fortune; and the sins of the parent had descended, not as the curse of an erratic Deity, but purely as cause and effect, to the next generation. Were the parents to blame? Had they been trained in efficiency for the job of life?

Today, though at least ten per cent of the total population of women in every civilized country have to go out into the industrial arena as wage-earners, whether they want to or not—though ninety per cent remain in the home arena, also, I trust, as wage-earners—as plus in the scheme of things, not minus—we have not improved much on the old order of training in efficiency for the job. We have only awakened to a realization that the old system is not delivering the goods; and in a frantic endeavor to improve things we keep piling up experiments and subjects.

Making Ends Meet in Hard Times

WHEN we first moved West, and I awakened to a realization that I must join the great army of wage-earning women; that I must earn for the home and protect the home and fight for the home—otherwise there would be no home; that it was not a theoretical question of woman's sphere, but a practical question of getting bread—I had, like all other wage-earning women of this transition period, vague ideas about acquiring efficiency for the job of life.

We had no time to acquire efficiency. We were tumbled out of our pigeonholes hit or miss and had to earn. We knew only a fevered desire to get into harness and work for results. And right here, it seems to me, is the first foreshadowing of tragedy with woman in the wage-earning arena. It is too often hit or miss. There is no preparation; or if there is it is too often a preparation that defeats its own ends.

You can sometimes be too near the woods to see the trees. You must go up on the hilltops to get a perspective of life. That is why, though you may not take a friend's advice, a friend in need is a friend indeed; for, detached from the entanglement and pressure of necessity, a friend's

views will sometimes give you a new angle on a situation. That is why religion helps in keen stress. It enables you to get out of yourself for a moment, to escape from the prison of your own personality and get a new breath before you go back into the fray; and to this day, when frazzled from any fray, my first desire is to get out into the woods, into the wilderness, into the desert—to forget things for a moment, so I can come back with a new mind. I believe religious temperaments express this by saying that they go into retreat.

I had no such friend in whom I could confide at that time—I was too insanely proud to confess how desperately poor we were. The funny thing is that nine people out of ten who migrated West before the panic of 1893 were just as poor, and all were too insanely proud to confess it. It was a sort of secret between them and God. I know society men who kept a front to the world on less than forty dollars a month; and lawyers' wives who kept servants for the appearance of things on sixty-five dollars a month; and big legal firms that were not earning enough to pay office rent.

We went into the Northwest a few years preceding the panic of 1893, with forty dollars a month to sustain a family of five. Do not ask how we did it! We did not do it. Our mother did it; and did it so well we never knew she was accomplishing the biggest feat of all modern economies—making ends meet that would not—as thousands and tens of thousands of nameless mothers are doing today all over the world—the silent, tireless warriors of the piping times of peace that have no annals.

We pension a soldier who loses a leg in battle with a man foe. Why do we not pension a mother who wears out her eyesight mending half the night, keeping the wolf from the door, fighting off those elemental foes of the race—hunger, fright?

Though I had no friend whose advice might have steered me past a danger zone at that time—don't smile; I mean it, every word—I made a tremendous confidant of God. I used to hum myself to sleep in sort of extemporized prayers or chants about it—this in a house so badly built and in such a terrific climate that you had to put your head under the bedclothes to keep from freezing and could sweep a dustpanful of hoar frost off the windows in the morning.

The whole city had grown up like a mushroom—on foundations of chips; and the houses were all alike—shells. I used to read the Bible backward and forward, inside out and back again. I wanted facts I could anchor



I Did Not Read the Bible for the Sake of Being Good

to everlastingly and never get fooled. Once I remember, in a fury at some bungle in plans, in a determination to find my life on horse-sense instead of mushy platitudes, I tackled the Book of Proverbs and committed it to memory from A to Z in about three days.

The trouble was, though I wrote the precepts on the tablets of my heart—as Solomon, wise old man, recommends in his cynical epigrams of everlasting truth—those same precepts were not always in the palms of my hands when I began to handle the cards that Fate dealt out. I knew the wisdom theoretically, all right, but

somehow I did not always get it applied until afterward. We can all learn old Solomon off by memory. We have to get it in bumps before we know it. Anyway I had a profound, unshakable, absolutely undoubting faith that if God backed me I could not be beaten; that if I played the game according to His rules, no matter what the odds, I should win out; that no matter how frail I was physically He could make perfect His strength in my weakness. I was as certain of these beliefs as I was of being alive. I did not read the Bible for the sake of being good. I read it with fevered anxiety for facts to steer by.

At the time I was reading the Bible in this fever I was adjudged riotous in the day schools and anathema in the Sunday-schools; in fact, at eleven I rebelled against Sunday-school forever. I could not stand my Sunday-school's program, which many of us felt would not hold water in daily life for one minute.

Faith, Prayer and the Law

AND now the question comes—fearfully from the believing, in smiling cynicism from the unbelieving—having this faith that was guaranteed to remove mountains, did it pan out? I am not going to set down what you want or expect me to set down. I am not going to set down what I wanted or expected myself at that time. I am going to set down the exact facts; for at the present stage in the game of belief and unbelief—most of it piddling mental nostalgia—I take it that an ounce of fact is worth several tons of theology.

If you ask whether I got what I wanted with this faith I answer frankly that I got left. I did not find faith a wizard wand to touch God for any fool desire. Faith is not an electric office bell with which to use God for our beck and call as an office boy. It is an electric bell, all right; but it is He who touches it and we who jump. We may disregard the call if we like. That is our loss—not His. We shall not get the paycheck—that is all. Somebody else, who answers the bell, gets it. We cannot break moral laws—get that into your head hard! We cannot break the laws. They break us.

If you ask again: Did that faith of the little child pan out? I answer in the words of the first great English scientist, Bacon: "You can only command Nature by obeying her." You can get results out of faith only by hitching your plans to a star—by obeying the rules of the game, not expecting the umpire to bend the rules to you. If you will excuse the Western colloquialism which always seemed to me to smack more of truth than the canned and stilted phrases of the wordmongers—it's a bang-up sight more important for you to observe the rules of the game than for the rules to observe you.

If somebody had made me understand at the time that we must not only pray for strength but fight for it, and that it is the struggle of the fight that makes us strong; that when adversity comes it is not the will of God to fry us, or gruel us, or something, but is simply a boisterous storm wind blowing the rotten leaves off our branches, blowing the punk and the cobwebs out of our souls, shaking us free of everything that does not matter—if I could have realized this it would have saved a lot of growing pains in the soul.

Entering the Northwest by the first train that crossed the upper Mississippi, we found ourselves in the curious medley of a collapsed boom town. The men of the family scattered to ranch and homestead—homesteads that, by the way, they had



I Had a Horrible Suspicion She Was Hiding Tears

(Continued on Page 27)

SECRETS OF STORE FINANCE

How the Retailer Holds the Bag—By Forrest Crissey

ILLUSTRATED BY J. J. GOULD

IN SPITE of the high-cost-of-living prices that today prevail at his counters the country storekeeper is a man of sorrows and acquainted with grief. A glance at the returns from the bankruptcy courts is enough to give him top standing in the ranks of trouble-bearers.

Why these failures? "The catalogue house," answers one man, "is wrecking the small town because it is wrecking the country storekeeper." "The storekeeper is not abreast of the times—he is the wrong man in the right place," answers another. "His weak credit methods put him in the hole," declares a third. And then there is a chorus that includes them all: "He is inefficient—that is the trouble with him."

The storekeeper himself lays the greatest stress on the ravages of the mail-order house, while the jobber is inclined to put the stress on inefficiency. But men who follow the profession of digging into the hidden strata of mercantile finance are not willing to admit that the average storekeeper is the miracle of business incompetency that bankruptcy statistics would seem to indicate.

These experts charitably suggest that perhaps the storekeeper has an uncommonly hard row to hoe—or, to vary the figure, that it requires as much ability for him merely to survive as it does for men in many other lines of commerce to succeed.

The country storekeeper is no obscure character in this age of elevated cost of living high. He is patronized by some, feared by others, abused by many—but overlooked by none. And his functions in the social and economic scheme of things are seldom understood. In most cases he does not understand them himself. If he did he would score a much higher average of success.

The settler in a new country needs no diagram to grasp the fact that the country storekeeper is the local representative of commerce; that he is the keeper of supplies who makes possible the subjugation of the desert, the range and the remote mountainside; that he is the connecting link between the pioneer on the one hand, and the factory and marts of trade on the other. Without him the farmers of thousands of remote inland communities would hardly survive the pioneer period in spite of the far-reaching mail-order house.

Why? Because the country storekeeper is the real banker of his community; he is the financier of the common people—he carries their credit burdens and underwrites their crop production. This is the verdict of the credit men and the collectors of the wholesale houses—the efficient though unofficial examiners of the merchant's unchartered bank—and they ought to know!

Not long since an expert adjuster of desperate accounts remarked:

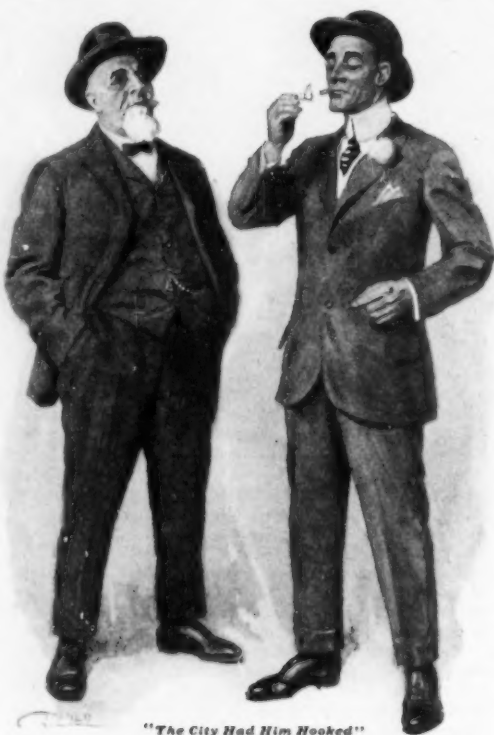
"It seems almost hopeless to get the wholesaler and the credit man to grasp fully the situation in a new country. Neither the jobber nor his credit man can see just how that kind of country storekeeper is hooked up. Nor can they visualize the plight of the country storekeeper, because it is so different from their own and from that of the retailer in the old and well-settled sections of the country. Only personal contact can give them the right perspective and make them see what he means to the men and women who have settled on the land in his trade territory."

A Collector's Typical Case

HERE is an actual case typical of hundreds of others: A large coast jobbing house sent me out to adjust an account against a country storekeeper up in the wheat country. The head credit man told me he was tired of fooling with this customer; that the firm had not received a remittance from him in months, and that unless I could get a substantial payment from him on account I should probably have to close him out. He also intimated that talk and promises were cheap, but that a reasonable amount of money remitted once each month or two would be the only effective talk the storekeeper could make.

"When I arrived on the scene I found that our storekeeper was surrounded by a farming country that produced two things—wheat and turkeys, both harvested and marketed once a year. There were thousands of acres covered with a splendid wheat crop and on almost every ranch were flocks of hundreds of turkeys fattening for the Eastern Thanksgiving market. Practically all the farmers there were getting a start. They had plenty of the best asset in the world—good productive land and the equipment with which to work it—but they had no cash; their money was tied up in their plants.

"They told me that this storekeeper was honest and well liked; that they could not get along without him, and



"The City Had Him Hooked"

that they would back him with their trade so long as he kept the door of his store open. But as for paying anything on their accounts—that simply could not be done until they had realized on their wheat crops and their turkeys.

"That young storekeeper's books were a revelation to me. There were not more than two doubtful accounts on his books and those were small; and every dollar on his books stood for a fat profit. He was not doing business for fun—not that young man; but his customers were entirely satisfied with his prices. One of them remarked to me: 'Jim slaps on a good healthy toll—but why shouldn't he? Don't all of us camp on his shoulders and make him carry us from one harvest to another? We've got to—and he's got to stand for it.'

"When it comes to settlement day there isn't a man among us who isn't willing to let the punishment fit the crime. Why, I've even asked him for a few dollars in cash, and so has almost every other good customer on his books. Between us I guess we keep him cleaned out of all the small cash that dribbles into his till from transients."

"When I returned to the jobbing house I did not bring back a dollar on account with me. 'He is playing country banker to his people,' I explained, 'and you ought to play city banker to him by increasing and extending his credit.' I had made a list of the storekeeper's customers, the amounts they owed, about what they were worth, and the prices they were paying for the principal kinds of goods.

"After the credit man had studied these figures he admitted that he had come mighty near making a very foolish mistake. He did exactly what I recommended. That was about three years ago, and today that inland storekeeper discounts his bills regularly and is in shape to carry the community on his shoulders and not squeal under the load."

Of course there are thousands of farmers who are able to settle their bills every month—thousands of doctors, lawyers, laborers and men in other lines of business who settle on the stroke of the clock, quit buying, or borrow the money with which to meet their store bills; but almost every country storekeeper has to play banker to the big body of his trade, just the same.

In spite of all exceptions that can be shown he is the man who does the waiting and the borrowing. The newer the community and the less diversified its crops the greater the extent to which the storekeeper must carry his customers, who depend directly and indirectly upon the crop clean-up for cash. When the farmer is in funds the doctor, lawyer, blacksmith, carpenter and laborer get their money, and the storekeeper gets his harvest from all of them.

In carrying the farmers he carries the community. If the farmer's crops fail or he has a poor crop, does he go to the bank and borrow the money for a settlement? No; he stands the merchant off until he can realize on another crop or another bunch of cattle or hogs. The storekeeper is the man who goes to the bank and pays interest in advance on perhaps all he can borrow. If the carpenter has some unexpected stroke of hard luck, does he go to the bank and borrow? Not to speak of. The storekeeper is his banker.

And so it goes all along the line. The country storekeeper is the man who must tide his customers over their stretches of hard sailing; he must hold the bag for his community. How heavy the bag becomes depends upon his community and upon his ability to cope with it.

The instant he becomes delinquent the wholesaler looks him up, and if he cannot go to the bank and borrow the money with which to pay, the jobber finds out the reason why. He sends a collector from his own house or, if the account is really desperate, possibly an outside collector who makes a specialty of bad accounts, and brings the merchant and the banker together for a showdown. If the local banker will not trust the storekeeper in his own town the wholesaler naturally decides that the merchant must be a poor risk—and the credit gates are closed accordingly.

Mail-Order Competition

ONE of the sternest troubles of the country storekeeper is the fact that, as a borrower, he is generally in a position of disadvantage; but this trouble may be much better understood after stock has been taken of other difficulties that seem more vivid to him.

There are three unflinching sources of anxiety to the average country storekeeper—the catalogue house, his competitors, and his customers. He knows that he is afraid of the mail-order house and does not hesitate to confess it. He is often forced to recognize the fact that he is afraid of a local competitor, but he does not admit it to anybody but himself. His fear of his customers is so secret and subconscious a thing that he would deny its existence to himself; and yet it is perhaps the most potent of all his fears.

With one voice the great army of country storekeepers assert that the fountainhead of their troubles is to be found in the mail-order house, and that this wellspring of woe is destined soon to drown out the small country merchant and the community he serves, unless some mighty miracle of prevention speedily intervenes. These storekeepers believe the catalogue house to be the most cunning and efficient disguise that the trust has ever assumed—the most vicious and destructive form of predatory wealth known to man.

The consumer who has the temerity to suggest that the decay of the country community and the sufferings of the country storekeeper may be as much induced by other causes as by the catalogue house is apt to be regarded by this class of merchants as a friend of big capital and a traitor to the cause of the country community.

To start a small cyclone of argument no man need go the length of suggesting that perhaps the mail-order house may be a response to an economic demand—he has only to suggest to the local merchant that causes other than the catalogue house may contribute to the decline of the country town. Here is the comeback with which one Western storekeeper met such a mild suggestion:

"So you think the country storekeeper can successfully compete with the catalogue house and that the country town can survive its ravages? Probably I cannot hope to convince you by words or arguments that you are wrong; but there is one way by which you can certainly convince yourself: If you will open up a store in a small town in the West with a capital of not more than five thousand dollars, and try the game of bucking the mail-order house while supporting your family from the profits of your trade, you will be permanently converted. In three months or less you will see a light that will stagger you. You'll go broke or be forced out of business, unless you can get more capital to pour into the hole."

And the storekeeper that made this assertion is neither slow nor stupid. He is very much of a live wire in his little community; and, instead of sulking in his tent, he meets his customers at the door with a smile that is as plausible as a dividend check.

"It's all right," declares one storekeeper in a Western state, "to talk about great economic changes and readjustments; but if you want to get a line on just how this thing

is eating us back-country storekeepers I can tell you a little story that has the whole gospel of our trouble packed into it.

"About ten years ago—perhaps more than that—the wife of one of our farmers happened to get hold of a mail-order catalogue. One of its specials caught her eye and she sent in her order. It was a novel experience—this shopping by mail—and when a neighbor-woman called she displayed the bargain she had captured. That was the match in the haystack! The news went from one house to another.

"Every woman wanted to try the new way of shopping—and, besides, there was a certain distinction in this long-distance shopping that Mrs. Bright—as I'll call her—could not be left to enjoy alone.

"First, there was the lure of the bargain and then the lure of the game. If the neighbors did not follow in Mrs. Bright's train they could not compare notes with her. At least twenty women promptly established connections with a catalogue house as a direct result of Mrs. Bright's experience. And those followers drew others after them in their turn.

"That put a crimp in my trade and in the business of every merchant in our town—a good little town too! It took thousands of dollars out of Ourtown every year. Did you ever see a bright, sturdy, promising stand of corn after it had been hit by a series of the hot winds that sometimes sweep over Kansas? That's about what happened to Ourtown. It hasn't any color or juice left in it. The money has gone out to the mail-order houses year after year.

"The other day Mrs. Bright came into my store and made a few purchases—a gentle, gray little woman who wouldn't knowingly hurt a living creature. She hasn't the remotest idea that she has ever injured me or any other merchant in the streets of Ourtown. She's a widow now; and, though she has three sons, she lives alone on the farm, which is worked under her direction by a hired man."

Sending Money Out of Town

"I SAW that something was troubling Mrs. Bright, and so I gave her an opportunity to ease her mind. She mentioned the fact that all her boys had gone up to the city and confessed that they did not write back home so often as she wished; but her chief concern was for Jimmy, with whom I was best acquainted. When I went to town to do my buying she wanted me to have a talk with him and persuade him to come back home and open up a drug store, just as he had planned to do when he went away to study pharmacy. It would not be nearly so lonely if he would come back to the old town.

"Well, I called on Jimmy in the city at the drug store where he was employed. He invited me to spend the evening with him. That gave me the chance I was looking for. He wanted to know whether the old town was going down-hill as fast as ever; whether a single merchant had painted his store in the last year; whether there was a business man on the main street who was making better than a meager living.

"I told him the truth—and then he made it very clear that he would never go back to Ourtown to start a store. He had just shrewdness enough to see that the outlook was

not encouraging. The city had him hooked, and if he is not spending all he makes right now appearances are deceiving. His chances of starting a store anywhere are mighty slim; and even if he had capital I should never be able to induce him to start a store in Ourtown.

"I explained the situation to Mrs. Bright as gently as possible when I went back home. She thanked me in her quiet, wellbred way and went out of the store looking a much older woman than when she entered. All she saw was the fact that Jimmy, her eldest son and the apple of her eye, was not coming back to Ourtown to open up the drug store about which they had dreamed—was not coming back because Ourtown had gone backward and its future was dark.

"She did not see that the mail-order house she had so innocently introduced to Ourtown was the thing which had sapped the life from our community and made it so dead that her boy was not justified in carrying out his old ambition of starting a drug store there.

"Being right on the ground, it is entirely clear to me that if it had not been for the ravages of the catalogue house this would have remained a neat, thriving little town, and Jimmy would probably be the owner of a prosperous drug store. The chances are that if he had not settled in the city and kept feeding his younger brothers with tales of the allurements of city life they would have stuck by their mother and worked the farm themselves. They are good, husky boys and could easily have made the farm pay much more than it now pays the lonely little widow.

"Occasionally I get grim amusement in figuring out what Ourtown has lost to the catalogue houses through the trade that Mrs. Bright and her followers took away from us. In a period of ten years it amounts to many thousands of dollars. The town shows it. And the essence of the whole thing is that, in the long run, the patrons of the mail-order houses have not got ahead a dollar by the transaction; in fact they have lost. I do not believe they have made any direct saving or any reduction in the cost of living; but even if they had they would still be out of pocket. They have sapped the business vitality of their community and put the price of our property on the downgrade; they have depressed local labor and wages. Instead of growing in population and strength Ourtown has steadily declined, and the pocket of every man and woman here has been touched."

Another country storekeeper in the Far West, who has been forced into becoming a shrewd observer of human nature, gives this experience:

Just outside his town is a farmer who prides himself on making the best butter in his community. He is proud of his reputation and proposes to maintain it. Nothing in the mail-order catalogue escapes his attention. Whenever a new churn appears he reads the claims made for it until he knows them by heart. Ultimately he yields to the allurements of the catalogue description and sends for the churn. Today he has ten churns that have cost him a snug little sum of money. He needs but one, and the first one he bought is essentially as good as the latest.

"Overbuying," declares this storekeeper, "is a vice that invariably goes with the mail-order catalogue. Go into any home that draws its supplies from this source and you will find goods that the family does not need and never would have bought from a local merchant. In many cases these unneeded goods—these freak purchases—amount to a surprising percentage of the total family outlay. If the mail-order houses were suddenly cut out of this class of sales their dividends would suffer a decided shrinkage.

"These buyers see something alluringly described in a catalogue and become fascinated by it. The 'silent salesman in the home' keeps on teasing them with it until they find some excuse for justifying their purchase of the coveted article. The whim sales, utterly unjustified by anything like good buying judgment, amount to millions of dollars a year.

"With some women freak buying becomes a passion. Why will



"I Am Called Upon to Contribute to Every Cause in the Community"

a customer make an outright foolish purchase from a mail-order house that she would not think of making from the local merchant? Perhaps because the customer feels that the storekeeper knows her needs and circumstances, and would understand that the purchase could not be justified by good common sense.

"Anyhow this matter of freak buying, of overbuying, is a fact of average human nature. It is so universal that the statement may be safely made that not one catalogue buyer in a thousand is wholly exempt from it or exercises the same restraint in ordering from the catalogue that she does in buying at the store. The mail-order catalogue appears in the guise of an apostle of prudence; it is, in fact, a most subtle and successful agent of household extravagance."

Practically every country storekeeper makes the complaint that the mail-order customers of his community are not blind to his utility as a convenient crutch to lean upon when cash with which to buy post-office orders in favor of the mail-order house becomes short.

The Man Who Came Back

"FARMER BROWN," declares a small country storekeeper in the Southwest, "has been trading with me off and on for about six years. His trade has been mostly 'off'; for whenever he has money enough to buy from the mail-order house he does not appear at my store. Two years ago he had a crop failure. I knew then that I should get his trade; and I did get it. He was out of money and he had to have some one to carry him through the year.

"He figured that if he went to the bank and borrowed the money he would have to pay a good, smart rate of interest. And perhaps the banker would not care to lend him money in view of the fact that every year he was sending hundreds of dollars out of the community. Before he began trading with the catalogue houses he had traded with me; I had bought his butter and eggs, and had sometimes lost money on them; I had always treated him fairly and given him honest goods at reasonable prices, prompt service and liberal credit.

"Then the literature of the catalogue houses came along and converted him to the doctrine of the elimination of the middleman and the reduction of the high cost of living. That literature was cunningly written and left on his mind the impression that the middleman is not the produce commission man, who does not hesitate to dump big receipts of produce from growers into the most convenient river or harbor in order to stiffen the price of the market, thus wantonly destroying much food needed by the consumers, but that he is the local merchant in the country town.

"Farmer Brown believed this dope; he was convinced that I was an economic mistake, and he had something more than a suspicion that for years I had been taking extortionate profits from him. Therefore he went over to the mail-order house—until a crop failure put a crimp in his pocketbook. Then he came back to my store. I carried his account for a year—until he harvested his next crop; but in order to do this I had to go to the bank and borrow money.

"Where do we stand today? Farmer Brown has had two big crops and has gone back to the catalogue house. He drives a big touring car and is on the top wave of prosperity. He is a man of influence here in his community and his example counts for a whole lot with his farmer



"Every Woman Wanted to Try the New Way of Shopping"

neighbors. Because he has plenty of money he must be a shrewd man, and as he buys his supplies from the mail-order house that must be the farsighted thing to do! Therefore they follow his lead.

"I think I am a fairly good merchant; I keep a clean store, buy carefully, look after my credits closely, work early and late, and meet my customers with a smile instead of a frown. But I cannot own an automobile; in fact I cannot afford even a family driving horse. If I take the folks out for a little pleasure ride occasionally I have to go to the livery stable and hire a team.

"On the other hand I not only pay taxes for the support of the local government, for the schools, and for every community interest covered by taxation, but I am called upon to contribute to every other cause in the community for which popular support is sought—the churches, the Fourth of July and other town celebrations, the village band, the high-school baseball and football teams, and those few cases of charity that occasionally have to be cared for even in an agricultural community. And I do contribute to these causes, not only because it is expected of me as a merchant but also because I like to do so.

"How about the merchant to whom Farmer Brown and his followers give their trade—thousands of dollars of trade? Do these distant mail-order merchants help to support the county and town governments? Do they contribute to the churches, the band, the baseball team, or to any other interest of our little community? Not one cent!

"Do they buy the produce of the local farmers, patronize the local blacksmith, give a widow's boy a chance to work his way through high school by driving a delivery wagon or clerking in the store evenings and Saturdays? Never!

"All the mail-order merchant does is to take the money out of our community, sap its vitality and break its town spirit. That's all! Do you wonder we hate and fear the mail-order house? Is it strange that this thing is eating us so hard that we holler?"

As to the possibility of meeting catalogue-house competition, the average country storekeeper insists that it cannot be done and that the mail-order house has the whiphand when it comes to making prices. Of course he does not say this to his customers, but he does to his jobber and to his competitor. There are some very keen and progressive storekeepers, however, that do not share this opinion; but the average country retailer, who has seen his trade cut into by the catalogue house, carries the fear of its price-making power in his heart. When one small storekeeper in the Middle West was accused of this, he replied:

"Of course we are afraid of the prices made by the mail-order house. Whether or not they are, in the last analysis, actually cheaper than the prices we can make to the consumer, they always appear cheaper. In a few cases I am able to see the hole in the doughnut and make it clear to my customers, but I must admit that in a power of other instances I am not smart enough to figure out for myself that the consumer is not actually getting the goods, everything counted in, for less money than I could sell those same goods without making an outright loss."

The Consequence of Price-Cutting

"JUST the other day Tom Smith, a clerk in our little local bank, decided to paint his cottage. Though he is a catalogue-house shark he generally tries to quiet his conscience by figuring with one of his home storekeepers before he makes a purchase of any consequence; so he came in to get my prices.

"I sell good paints and so does my competitor, Mr. Johnson; in fact we both handle about the same brands and qualities. When I made young Smith a price of a dollar and ninety cents a gallon he went right up in the air and intimated that he did not mind being gouged a little once in a while, but that when it came to being robbed outright he would not stand for it. Then he showed me that the mail-order house made a price of a dollar and sixty cents a gallon on paint that purported to be of the same quality as that I sold, and apparently was backed by the guaranty of the big catalogue house.

"Now I paid my jobber a dollar and sixty cents a gallon for my paint—the exact price the mail-order house proposed to charge Smith for its paint. Any merchant knows that a margin of thirty cents

to cover freight, hauling, overhead and every other kind of expense, is none too large a spread on a gallon of paint if the merchant expects to make any profit at all. I did the thing that about ninety-nine storekeepers in every hundred are doing today under the same circumstances—I weakened and let Smith have the paint at a dollar and seventy-five cents.

"I did not want Smith to tell all his neighbors that his house was dressed up with mail-order paint. Right there was where I fell into the trap. Neighbor Smith went down to the bank and for several days put in his spare time bragging on how much he had been able to save by holding the mail-order club over my head. And he generally threw out the intimation that I would bear watching and that the concession I had made to him indicated the extent to which I was holding up my customers who were not quite so shrewd as himself.

"This is the kind of thing that is happening in every community where the catalogue house has secured a hold. And that, mind you, means about every country community in the United States.

"Now the jobbers all charge practically the same price for this paint. I cannot buy it for less than a dollar and sixty cents a gallon, and neither can Mr. Johnson, my competitor. How the jobbers arrived at this unanimity of price I do not know; but, anyhow, they hold it right there. Naturally it would occur to any man that the reasonable thing for me to do is to talk the situation over with my competitor and come to an understanding that we should stand pat against mail-order competition, and get about the same percentage of profit on whatever we sell. But if we did that and got away with it we should be breaking either the Federal law known as the Sherman Act, or our state law patterned after that act, and if we did not get away with it the district or prosecuting attorney would get away with us.

"Personally I do not care to be a lawbreaker—and neither does the average country merchant. In other words the Sherman Act, the backbone of anti-trust law in the United States, is altogether the slickest thing for the great mail-order house that it could wish for, because nearly every state has enacted drastic 'restraint-of-trade' legislation that practically conforms to the famous Federal anti-trust statute.

"With the establishment of the parcel post and the recent extension of its weight limit, the big mail-order concern is beautifully entrenched. The country storekeepers are not only afraid to get together in anything resembling a price agreement but they are also cautious about making any united stand against the mail-order house that might be made to appear in court to have the earmarks of a price understanding. The country storekeeper is in no position to hire expensive legal talent to tell him how close he can steer to the line and still not get caught."

There is a little country town in a Western state where the storekeepers once believed that the great mail-order house was the predestined and foreordained agency for their extermination. They saw the incoming flood of catalogues and the outgoing flood of post-office orders; they saw their town dwindling in population and degenerating in appearance; they saw the young men of the village leaving it for the larger cities, or striking out for a location that "looked like a live one"; they knew the spirit of local pride was broken and that the breath of local enterprise had departed; and they no longer believed in the existence of such a sentiment as home loyalty.

It was not until the business men of that little town realized that they were fighting in the last ditch that an inspiration came to one of their number who still retained a spark of hope in his heart.

This man organized all the business men in the community into a home-town club. Its purpose was to fan the

dying embers of home feeling into a living flame. It was out for everything that promised to help the home town. But the man who had brought the organization together could think of nothing that would help the old town quite so much as to get back some of the trade it had lost to the mail-order houses.

He did not believe the fight was hopeless and he refused to admit, even to himself, that, as a matter of dollars and cents, the mail-order house could supply that community with its necessities and its luxuries more cheaply, in the long run, than could its local merchants. Consequently he looked round for a man who had a natural gift for figures; who could take a price apart and show what made it go; who could meet farmers on their own ground and talk to them straight from the shoulder without giving offense.

This man was sent out as a home missionary to the holders of mail-order catalogues. Though he was strong for home sentiment, he always went straight to the point of the farmer's pocketbook and stood ready to show the customer of the mail-order house that, month in and month out, he was actually losing money by not trading with the home merchants.

The Home-Town Missionary's Work

IN HIS figures he left nothing out of his calculation—not a postage stamp or an express toll escaped his eye. He was up on brands and qualities in every line of merchandise. He took samples of foodstuffs from the local store and made side-by-side comparisons of them in the farm kitchen with the foods bought from the mail-order concern.

When he found that a housewife had bought a large quantity of semipermanent goods from the mail-order house in order to secure a low price, he asked her if part of it did not spoil before she was able to use it. Often she confessed that this had been the case; and then he figured out for her just how much cheaper the transaction would have been for her had she bought the food, in convenient quantities, from her local grocer.

He also showed her that buying supplies in large quantities leads to lavish use, and proved that conclusion to her satisfaction by taking her old store accounts, comparing them with her mail-order accounts, and pointing out that since she began buying prunes by the box and sugar by the barrel she had used more of those commodities than when she bought them a few pounds at a time.

And had the farmer bought a piece of agricultural machinery from the mail-order house and found that its shipment was delayed; that a mistake had been made or that a part or fixture was missing or had not been included in the price? The missionary found he had; and he figured out with that farmer, in the most minute and painstaking manner, exactly how much the misunderstanding had cost him in money, time, inconvenience and sacrifice of operation. The farmer always furnished the basis of these figures and the missionary merely carried out the calculations.

This missionary did not confine his labors to the holders of catalogues however; he was an expert adviser to the storekeepers, telling them that he could not put the fight over unless they stood at his back with the best kind of merchandising to be had in a small town. He spurred them on to better buying, better service, better salesmanship and better advertising.

Under his inspiration the stores of the town brightened up and took on a new and plausible look of prosperity. The merchants made no price agreements—he saw to that—but they pulled together for the good of the town as a unit. In his capacity of individual adviser to each individual merchant he was able to smother trade feuds and to prevent price-cutting campaigns.

Having an intimate knowledge of the affairs and prices of every merchant in the town he was able to say to one:

"You don't need to sell that paint at a dollar and seventy-five cents. You can get a dollar and eighty-five cents for it, because I have been figuring it out and I can show that—postage, freight, cartage and money-order expense considered—it's just as cheap for a customer to pay you a dollar and eighty-five cents as to pay the mail-order house a dollar and sixty cents."

And when the missionary made this statement to one merchant that storekeeper felt reasonably



The Country Storekeeper is No Obsolete Character in This Age of Elevated Cost of Living High

(Continued on Page 57)

The Butterfly

By Henry Kitchell Webster

ILLUSTRATED BY CLARENCE F. UNDERWOOD

XVI

AS FOR that woman," Dorgan had said, meaning Elaine, "why, she's clever enough to have fooled almost anybody." He had said it with a condescending smirk of superiority that will goad somebody some day into pushing him into an oubliette. He wore the same look now as he stood in the doorway making eyes at Elaine herself. No, not at Elaine any more, but at silly little Molly Harrison, who hung her head and fiddled with the watering-pot and looked back at him under her eyelashes.

How did she do it? How was it possible for Dorgan, who had talked with Elaine once in her own authentic person, to make such a mistake? I don't know that I can explain it. But it didn't, at the time, seem especially marvelous to me. For one thing, I think he had been a good deal too conscious of the figure he was cutting during that memorable scene to pay very observant attention to any one else; but mostly it was to be accounted for by something Elaine did to herself.

Whenever I have tried to describe her I have found myself dwelling upon an indescribable, electrical sort of emanation from her—something you felt rather than saw, that gave a personal thrust to everything she said and did. I can come no closer to it than that.

Well, what she had done now was simply to turn that off, just as (I have used this figure before) a motorman turns his controller handle. She had, somehow or other, extinguished herself. The changes in her carriage and walk and gestures were, of course, child's play to a matchless pantomimist like herself.

Dorgan had been struck by the resemblance, it seemed. Elaine told me afterward that he had confided to her that she looked quite strikingly like a celebrated actress of his acquaintance, only much prettier. He had added that he didn't care much for stage people. They were too artificial.

Well, it was a great moment for me to hear Dorgan complacently telling this adoring little country girl he had just made such a conquest of about his important activities, setting all the machinery of law and justice in motion for the capture of the fleeing Elaine Arthur and the bringing of her back to answer for her connection with the Monroe murder. My only fear was that the look in my face might give the game away. I didn't dare look at either of them.

As a matter of fact, I suppose that my convulsions of repressed mirth looked to Dorgan like the last stages of a disintegrating embarrassment and shame.

"And the man?" Elaine suggested. "I hope you capture him too."

There was no possible doubt about that, according to Dorgan. He would learn the good news as soon as he reached Musgrove and telephone it out to her.

"They can't have missed him," he explained, "because they must have got my wire by eight o'clock this morning, and that would give them ample time to act."

Well, at that I did sit up with a jump, subsided again, and made a desperate effort at rallying my wits into thinking order.

Dorgan had said he telegraphed up the line to have the man arrested, after the man had knocked him down—and out—and had escaped during the confusion upon the northbound train. The northbound train, then, must have left Musgrove at some time before eight o'clock and Dorgan must have seen Elaine kissing her young man good-by previously to that. But Elaine had not left our camp until nearly nine.

They were strolling down toward the gate again before I got the explanation. Dorgan had been mistaken, as my students would say, twice in the same place. Just as surely as the person he now believed to be Molly Harrison was Elaine, so surely the person on the Musgrove platform he had mistaken for Elaine was none other than Molly Harrison.

And, in another flash, I guessed that the young woman Mrs. Somebody reported at Mrs. Lake's reception as having been out for a walk with a young man, probably one of the company, and the young woman whom the station master had seen taking the two-forty-five northbound express on the night of the murder were the same person.



The Dispenser of This Hospitality Turned His Undivided Attention to Elaine

I didn't go on to wonder who she was. I didn't care a hang. She wasn't Elaine. That was enough for me. Elaine, bless her, was just what I had thought she was from the beginning.

She was saying good-by once more to Dorgan at the gate, and this time she really launched him. He cast one or two annihilating glances back, which she stayed to make some sort of response to and then turned back to me. She was wearing a grin of perfectly incandescent delight. She paused in the path long enough to make a two-handed gesture in the direction that District Attorney Dorgan had taken—a little like blowing him a kiss, but altogether different in spirit.

There was a kind of finality about it that pleased me, as if she had been an enchantress dissolving him into his original elements. We were done with him, it seemed to say. And then she came along the path again, toward me.

I relaxed a little farther into my chair, well contented and, I am afraid, a little sentimental over the immediate prospect. So far as I could see, we had the cottage to ourselves. And one didn't need to be in love with Elaine to relish the notion of having her flutter about in the rôle of ministering angel. Pain and anguish were wringing my ankle all right, if not my brow. But the fate which had pursued me during the last twenty-four hours, whereby whenever I confidently expected anything something entirely different always happened, was still in good working order.

She had got almost within reaching distance, the mischief was already out of her face, and an active concern for my wounds easy to read there, when she was hailed from the gate that I had come in by.

"Hey, Molly!" called the voice.

It was a young farmer who had a vaguely familiar look to me. I suppose he must have been first assistant to the man who had locked me in the henhouse, and he had my overcoat on his arm.

"Does it matter who he thinks I am?" Elaine whispered swiftly, and I shook my head. I didn't want her to disappear again.

So she called out for him to come in. He came straight up to me, without paying any particular attention to her, and handed me my overcoat.

"That—that other thing," he observed, at a loss, it seemed, to give a name to anything as frivolous as Elaine's wrist-bag, "is in the pocket where we found it. I guess everything's there all right."

I reached in and pulled it out. "Here's your purse, Elaine," said I.

At that the young farmer whirled round and looked at her, and his jaw dropped.

"I thought you was Molly Harrison."

"I'm told I look like her," said Elaine, and then she thanked him for the purse.

But he went on staring at her in a deepening astonishment.

"Those are Molly Harrison's clothes you've got on," he persisted.

"Yes," said Elaine, "and she's got on mine. But we're quite different people, really. I'm Elaine Arthur."

I was a little afraid that this statement would not produce on the young man quite the impression that Elaine would be justified in expecting. But he surprised me by recognizing it immediately.

"That's the name!" he exclaimed. "Elaine. We couldn't make it out. It must be you the old man wants to see."

"The man who fell down hill?" I asked simultaneously with Elaine's puzzled question, "What old man?"

The man nodded and I explained: "He was the contortionist in your company."

"Here?" cried Elaine, and her voice had a vibrant edge of alarm in it. "What was he doing here? Tell me what happened."

I didn't much want to go into particulars until I could be alone with her.

"He got a fall," said I; "came down backwards over the edge of the hill, and, I think, broke his neck." I turned to the young farmer: "Didn't he?"

He nodded again. "The doc says it's queer he's lived as long as this. He can't last more than two or three hours more."

By that time Elaine's face was as white as it had gone that day in the hotel at Monroe over some one she had seen riding up in the elevator.

"You're not telling me about it," she said raggedly, her great eyes searching mine and not letting them get away. "What had he done? What was he trying to do?"

So then I told her. "I found him watching this house from the top of the hill," said I. "I watched him a while without his seeing me. He had a crutch with him, Elaine, and right under my eyes he turned himself into a hunchback."

It was not an articulate sound she made at that, but just a voiceless gasp.

"He started to come down here to the cottage with his crutch," I went on. "I was afraid to let him do that, so I tried to stop him. He drew back his crutch for a swing at me, and went over the edge."

She stared at me blindly for a minute, then dropped down before me all in a heap, buried her face in my knees, and burst into a passionate fit of sobbing.

I stroked her head awkwardly enough, and patted her back, trying without avail to quiet her.

"He didn't do me a bit of damage," I said consolingly, "and you have nothing to fear from him any more. Can't you realize that?"

But it seemed I was barking up the wrong tree again, because, when I made out what her broken muffled voice was trying to say, it was:

"I ought to have taken better care of him. It's all my fault. Oh, it's all my fault!"

In the whole gallery of surprises I got that day, this one ranks near the top. That the contortionist had been a constant terror to her I had confidently taken for granted ever since witnessing the hideous transformation which took place on the little ledge just below the roots of my overhanging tree.

Well, I was right enough about that. But that the terror should have been on his account rather than on her own, and that he was all the while, for some reason, an object of tender solicitude to her, was rather startling.

I ought, by that time, to have been immune to surprises, but I found I wasn't. My hands dropped away from her recumbent head, and I sat back and stared at her.

Queerly enough, this act of mine did more to steady her than any of my comforting had done. She drew a long uneven breath, looked up at me, searched my astonished face, and then (you may not believe this, but it's literally true) a woebegone little smile bent her lips. It must be wonderful to have a sense of humor like that.

"I really am glad he didn't kill you," she said, and, regardless of the desperate embarrassment of our spectator, she deliberately kissed both my hands, one after the other. Then she got to her feet collectedly, as if the transport of grief we had just witnessed had never been.

"He's still conscious?" she asked of the young farmer. "And he's been asking for me?" She asked another question before he had more than begun to answer the first two. "Where is he?"

"At our house," he said. And then forestalling another question, "About a quarter of a mile across the field there. Just follow the path." Then with a touch of inspiration, "I guess I could show you the way," he suggested.

Elaine said "Yes." Then with a glance at me changed her mind. "No," she said. "You stay here with Mr. Butler. Get him undressed and put to bed. Heat some water and bathe his ankle in it, as hot as he can stand. Is the doctor at your house?"

The young man replied that he was.

"I'll send him back here if he can be spared," said Elaine. And then with a deprecating little smile which reminded me of the first one of hers that I had ever seen—when she hadn't liked the wall paper—she completely destroyed his mental equilibrium by holding out a hand to him and saying, "You'll do it for me, won't you?"

For just a moment she turned back to me, gave me a swift embrace, whispered "You poor dear!" again, and in an instant was gone by the gate.

The young farmer stood staring after her until a dip in the pasture took her out of sight.

"Gosh," he said thoughtfully and with deep feeling, and then, his voice dropping about a fourth to a note almost of awe, "Gosh," he said again. And that simple, eloquent little word must do for a commentary on my feelings as well as on his.

Really, I was beyond feeling much of anything at all except an enormous red-hot pain somewhere to the southwest of me. The young farmer picked me up bodily and carried me into a rather violently wall-papered bedroom, where, with the best will in the world, he set about carrying out Elaine's instructions.

Fortunately, before he had gone very far, the doctor arrived, and with his coming I let go altogether. I was comfortably aware for a while that expert hands were doing things for me, especially for that stabbing, throbbing southwest corner. And then I was offered a drink of something that was not water, and presently everything subsided under the rising tide of sleep.

The next thing I was conscious of was a chorus of the hens and a few other birds outside my open window, and an orange-colored patch of morning sunlight on the ceiling; also of a conviction that the pain was asleep and that if I breathed softly and didn't stir, perhaps I shouldn't wake it.

Very cautiously I lowered my eyes, because even as much of a movement as that was not to be undertaken rashly, and saw Elaine sitting in a chintz-covered rocking-chair beside my bed. She wasn't looking at me, but out of the window.

She looked indescribably soft somehow. The big shapeless bath-robe she was huddled into had something to do with it perhaps. But in her face itself and in her relaxed hand that lay on the coverlet beside me there was a lack of that definition—that finely chiseled look—which is one of her greatest beauties. But the lack made her no less beautiful. There were tears in her eyes too.

Tears are a rare phenomenon with Elaine, but they do not disfigure her. In my somewhat maudlin mood that morning, I should have said they transfigured her instead—that, if she was a diamond when she smiled, she was a pearl when she wept. Normally, however, I don't talk like that.

I said nothing whatever just then and presently she looked round and met my open eyes with a misty smile and her hand reached out and rested on my shoulder.

"I wish I'd wakened sooner," I said. "Have you been here long?"

She shook her head. "I came back just before dawn, meaning to get some sleep. But I found I couldn't. And you were something—to—to hold on by, so I came in here."

"Is it all over?" I asked.

She nodded, then suddenly put her head down on me and began crying softly.

XVII

"I KNOW it's foolish," she said after a while, though I hadn't told her so. "I suppose I'm glad really that it's all over—for him, in a way, as well as for myself. I have always been deathly afraid of him, and since he found me



As "Temperamental" a Performance as Carrington Himself Would be Capable Of

this last time in New York I have thought he might try to kill me almost any time. But it wasn't his fault, of course, and I owed—well, everything to him."

"Who was he?" I asked. "To you, I mean."

Elaine sat up and dried her eyes. "It's hard to explain," she said, "exactly. A sort of—father, I suppose."

"Not your real father then?" I asked.

"Oh, no," said Elaine. "Father, poor dear, was a missionary. Didn't I ever tell you? Down in Natal—Port Durban, you know. Well, and mother was dead. She died when Molly was born."

"Molly!" I echoed. "Molly Harrison?"

And Elaine nodded; but went straight on with her story.

"A little while after that a circus came to Port Durban, and a woman who belonged to it came to one of father's meetings and got religion and stayed—let the circus go away without her. And father fell in love with her and married her. I guess she fell in love with him too, and she always liked Molly, because Molly was little enough for her to do anything she liked with. But I was a half-grown girl, pretty stubborn and hard to manage—"

I nodded feelingly.

"And she hated me. Tried to break my will, as she said. Wouldn't let me do things just because I wanted to do them."

"Well, a couple of years after that the circus came back to Port Durban. Father and my stepmother weren't at home. Father had had to go somewhere and taken her with him. It was lucky. Because John Arthur came to our house that day, meaning to kill him. He was my stepmother's real husband, you see. She had run away from him when she ran away from the circus."

"He found me there and we had a long talk, and at the end of it I ran away with him."

Many times in my leisure hours since I have amused myself by filling in the gaps which Elaine left in this curious little story. It was all inevitable enough. Elaine must have been a little rebel from the time she could walk. Just imagine that wonderful, resistless energy of hers, untamed, unschooled! As for the stepmother, there is no Puritanism so savage as that which is born in a glow of religious ecstasy and a reaction from a loose, irresponsible sort of libertinage.

I wanted the rest of the story now. She had made a little pause and I started her on again.

"So you ran away with the contortionist. What happened then?"

"You know," said Elaine thoughtfully, "I am nothing in the world—as an artist anyway, except just what he made of me. He was a great teacher and a great genius. He could express more just by the motions he made with

his body than any one I have ever seen. Of course I have learned a lot about plain dancing that he couldn't teach me. But it was he who insisted that I learn it. He knew perfectly well what he lacked. But the rest of it all comes from him. There was some sort of germ in me from the beginning of course. I was perfectly mad to learn. I worked myself to a skeleton for him. And he was just as mad to teach me. I was his one chance, you see, for coming through."

I wanted to know why, if he were as great a genius as that, he should have been knocking about the odd corners of the world as a contortionist with a one-ring circus.

"He'd killed somebody once, I think," said Elaine, "and had gone down there to hide. And then drink and drugs and his black rages would have kept him from doing anything for himself."

"Was he in love with you?" I asked.

"In a way perhaps," she said. "He never wanted to marry me, or anything like that. But it made him insanely jealous to have anybody else even look at me, and especially to have them admire my dancing. He felt that that was all his, you see. And it was, mostly."

I was too anxious to hear the rest to stop and dispute that statement then.

"I suppose," I suggested, "that before very long people began falling head-over-ears in love with you in spite of him. And you with them. Didn't you? You had a lot of emotion lying round loose, and he and his dancing couldn't soak up all of it. And you were afraid of him and tried to hide things from him, and told him lies when he asked you questions, I suppose, just as you had to your stepmother."

Elaine nodded rather soberly.

"And at last I ran away from him," she said. "I went straight to London. I didn't mean it to be for good. I thought, when I had really established myself, I'd be able to send for him. And I did manage to keep track of him for a long while, but at last I heard he was dead. I wore mourning for him for a year, and nobody knew why. In a way I was awfully fond of him, in spite of the rages and the beatings and all."

"And then, just as I was leaving New York on this road trip, I found him. I had a doctor take care of him until we were ready to start, and then I put him into my company. The doctor thought the routine would be good for him. Of course the one thing that made it possible was that Maurice had promised to stay in New York. When he followed on and joined us in Buffalo I didn't know what to do."

"But why in the world," I asked, "didn't you tell Maurice all about it?"

"You see," she said after a rather long silence, "what Maurice really fell in love with, in the first place, was the dancer—not me. He got very fond of me afterward, I know. But always it has been what I did behind the footlights that really got him. And when I told him, as I did once, that the art he loved me for was another man's work—a poor, ugly little man in a circus, who, so far as the art of pantomime went, could have made a dozen of me—it, well, it hurt his feelings. He didn't want to believe it. It was almost a kind of jealousy, though it was for me, not for himself. He tried hard to make me believe I was mistaken, that I'd have been just the same person if that other man had never lived. I saw he had to believe that. His—well, his ideal of me depended on it."

"And then poor Maurice worries himself to death about me. It rained just after we left New York, and I really believe the reason he came to Buffalo was to be sure that I wasn't going about with my feet wet. So you can imagine what would have happened if I had told him that I was in real danger, and from the one man in all the world that he could ever possibly be jealous of."

"All right," I said, accepting the explanation rather grudgingly. "Now tell me why you came to Monroe."

"Oh, that," said Elaine, "was because of Molly."

She was still in a rather detached, contemplative mood, and it took a little prodding to keep her going.

"Molly was your sister," I said, "quite a few years younger than you, and she stayed in Port Durban with your stepmother. But how did she get here from Port Durban? Why did her being here make you want to come to Monroe to dance?"

"Of course," said Elaine, "my stepmother hated me worse than ever after I ran away—thought I was about as bad as any one could be. And she never let Molly know anything about me. They hadn't anything to live on after father died, but I was making money then, so I began sending them a regular allowance."

"She'd have nothing to do with you," I commented rather angrily, "but she had no objection to your money."

"Well, she had to take it, you know," said Elaine charitably. "It was either that or going back to bareback riding in a circus. They stayed on at Port Durban for a

while, but by and by she wrote me that she wanted to go back to America and take Molly with her, so I sent her what she needed for that too. I don't know where she told Molly the money came from.

"I suppose," she went on thoughtfully, "that I have always been rather sentimental about Molly—idealized her, you know, and that's why I never resisted my stepmother's conditions. Molly was to stay white, don't you see? She never was even to know about lots of things that I had to take for granted. But I wanted to see her and have her for my sister all the more, I suppose, because my stepmother wouldn't let me. And when I finally got a letter from Molly herself—well, you can imagine how excited I was about it.

"Molly wrote that she had found out about me at last, and that she wanted to come and live with me. She wasn't happy at home. What I first thought of doing was to send her some money, in a way my stepmother shouldn't know about, and have her come on to New York. But I got to worrying for fear she would be shocked when she saw my dances, and all that. So I thought of the plan of playing in Monroe. She could come up to see me, see me dance, and all, and then, if she liked me and wasn't shocked, why, she could come away with me.

"We wrote two or three letters about it. She had me send them to the Monroe General Delivery. There was some one in Monroe, she said, who brought them to her. In the last of her letters she gave me a sort of shock by telling me she was in love. Of course I wanted it to be somebody awfully good, for her. That made me all the more anxious to come to Monroe and have a talk with her.

"When I got there the person who turned up wasn't Molly, but the young man she was engaged to. He told me Molly wouldn't be able to get to Monroe till the next day. That was just before I came up to Maurice's room and met you. And I was feeling pretty badly, because he wasn't what I wanted for her. He's a cheap actor. One of the conceited kind, you know, who thinks he's the future James K. Hackett, and that he only has to look once and a half at a woman to make her fall in love with him. All he needed was a chance, he said, and he wanted me to work some influence to get him that. And, of course, some ready money to get married on. The idea was that I wanted Molly to be happy and her one chance of that was in his marrying her."

"And he, of course," I exclaimed with a feeling that the pattern was coming out at last, "he was the dark young man about twenty-two, with the scar on his cheek. Well, I can see why you didn't like the color of the wall paper. But what happened after we got downstairs? Whom did you see going up in the elevator?"

"My stepmother," said Elaine in a tone that seemed to imply I might have guessed that for myself. "I supposed that meant she had found out about Molly's plan and headed her off and come herself instead. But that wasn't why I was frightened. I was afraid of what would happen to him if he saw her."

"He?" I echoed. "Oh, you mean the contortionist."

Elaine nodded. "He'd always hated her," she said, "thought all his misfortunes were due to her one way or another. Perhaps they were. Anyway, I knew that if he saw her it would throw him into one of his insane rages and there was no telling what might happen. So I wrote her a note and told her he was here, and urged her to go straight back.

"The moment I heard about the murder I thought that he might have done it, and I went on thinking so until you told me the next morning that the murderer was a hunchback. That misled me, though if I had been clever I might have figured it out.

"I didn't know that Molly was in Monroe at all, until I read in the paper the next morning something about Mrs. Robinson's daughter. Of course I was terribly worried about that until I heard from Mr. Dorgan

that I was supposed to have left town with the dark young man, you know. That must have been Molly, and I felt sure that she was safely out of it anyway. But here she was all alone, with that young man, I supposed, hanging about, and I just had to come down and see that everything was all right.

"It seems he waited round in Musgrove for several days, hoping that I would relent. He didn't mean to marry her unless I did. She was just saying a last good-by to him yesterday morning when Mr. Dorgan came along and began being impolite."

I told Elaine that I had learned from Dorgan all about that little affair.

"Well," she said, "Molly came home heartbroken, and I gave in. After all, I suppose she's got to go her way just as I went mine. She was very tragic about it. It was too late now. He'd gone forever, you see. And right then came a telephone message from some town down the railroad line where Mr. Dorgan had had her young man arrested.

"So I gave her my clothes for a trousseau and started her off on her honeymoon. Mr. Dorgan can't do anything to them, can he, when he finds out who they really are?"

"He can come back after you though," I said; "and the state of mind he'll be in after he discovers the trick you have played on him is something I hate most awfully to think about."

"I planned," said Elaine, "that you and I were to escape. As soon as I had seen Molly off, I telephoned to Monroe and got hold of Mr. Porter, my manager. I told him to get an automobile and Henriette and some clothes

for me, and come straight down here. He ought to have got in last night, but I suppose they've broken down or got lost or something."

"I can't leave here, you know," I reminded her. "I gave Dorgan what he called my parole."

"That doesn't matter now, really," said Elaine. "There aren't going to be any more mysteries, or clues, or suspicions about the Monroe murder. He made a confession last night before he died. The doctor wrote it down and Mr. Burch—that's the farmer, you know—witnessed it. So you see," she reached out and laid a tentative hand on mine, "our adventure is all over. You can go back to Monroe and I can open in Chicago tomorrow night, just as we'd planned. I expect after all you've been through you're pretty glad, poor dear!"

Well, that was a natural expectation. After what this adventure of ours had taken me through, the prospect of once more being able to walk past a policeman without expecting a minatory touch on the shoulder, of going back to my respectable little table in the best corner of the University Club dining room, of receiving my friends in my sitting room without having to peer furtively under the chairs for damnatory bits of feminine apparel; of sitting in my easy-chair before my fire without having any one leaning over the back of it doing eccentric things with my hair; and of being able to shout brazenly "Come in!" whenever any one knocked—that prospect ought to have brought unalloyed delight. It annoyed me a little, as a matter of fact, that I didn't feel more enthusiastic about it.

"I'm mighty glad for you," I said heartily. "Nothing to be afraid of any more, no secrets nor mysteries—why, there's nothing now to prevent your marrying Maurice as soon as you like."

Elaine smiled—a singular, disquieting sort of smile.

"Why are you so anxious to get me married to Maurice?" she asked.

Now that was a woman's way of putting a question. As if from the first the whole idea of marrying him had been for a favor to me!

I sputtered out something to this import, without in the least altering the quality of her smile.

"You said once," she observed, "that you'd get married as a favor to me, so I don't know why I shouldn't as a favor to you, if you put it that way."

"I'm trying to be serious," said I stiffly, and in a feeble attempt to assert my dignity drew myself up so that I was sitting back against the headboard of the bed. My ankle gave a twinge and I had to say "Ouch!" at the end of it, which rather spoiled the effect.

"I know you are, poor dear!" said Elaine contritely. "You're going to tell me my faults. People always do when they begin like that. Go on. I'll listen."

"I don't know that they're what you call faults," said I, "but they're dangers, all right. The fact about you is that you have never really grown up and you never will. You'll never stop getting excited when you hear a hurdy-gurdy; you'll always be enthusiastic about things like grilled sausages, or buttermilk out of a shaving mug. You'll always be sentimental if you happen to smell magnolias on a warm May night. And I don't expect you'll ever pass up a legitimate opportunity to pry open the lid of some harmless old professor like me in order to see the wheels go round—"

"You're being rather horrid, I think," said Elaine, but she was rubbing her cheek against the back of my hand in the most shameless way at the time. "I didn't."

"To see the wheels go round," I repeated sternly, thinking once more of the lion tamer, because Elaine gets the look in her eye at such times that suggests the advisability of precautions. "And it seems to me," I concluded, "that a person like that ought to have a husband for ballast, you know."

"Yes," agreed Elaine, "I suppose I ought to marry somebody."

(Continued on Page 41)



"Why Are You So Anxious to Get Me Married to Maurice?"

SUFFRAGIZING TAMMANY

By MARY ISABEL BRUSH

THE candidate for assemblyman from the Thirty-second District of New York looked through his glasses—then over them. Yes; what he thought he saw was there. This was a Tammany club, and legend had it that women never entered—even to scrub. Yet one was standing at that moment flat against the door—a not un-pretty, slender, dainty woman, a little wistful, with something pink round her neck.

The candidate took his feet off the desk and lifted his voice to ask what he might have the pleasure of doing for her. She said that she had come to find out how he stood on woman's suffrage. He inquired where she lived. She named some place on one of the avenues.

"Twenty-fifth?" he commented.

"Not Twenty-fifth—Thirty-second Street," she corrected.

"Twenty-fifth District, I meant."

"Oh!" she said, and inquired as to his place of residence.

"Thirty-second," he answered.

"Thirty-second Street?" She reiterated it with polite interest.

"No; not street—district," he replied.

She had taken on a small air that said plainly: What's all this nonsense got to do with the great, splendid issue?

"I am here," she said, "not to talk about residential neighborhoods, but suffrage. I wish very much to get you to pledge yourself on this card"—she produced it—"to vote for our bill when it comes up in the House at Albany this winter."

"Madam, I should be most happy," he answered; "but my constituents are not interested in it. I have heard no expressions to indicate that they are."

"Why, I—ten thousand women —"

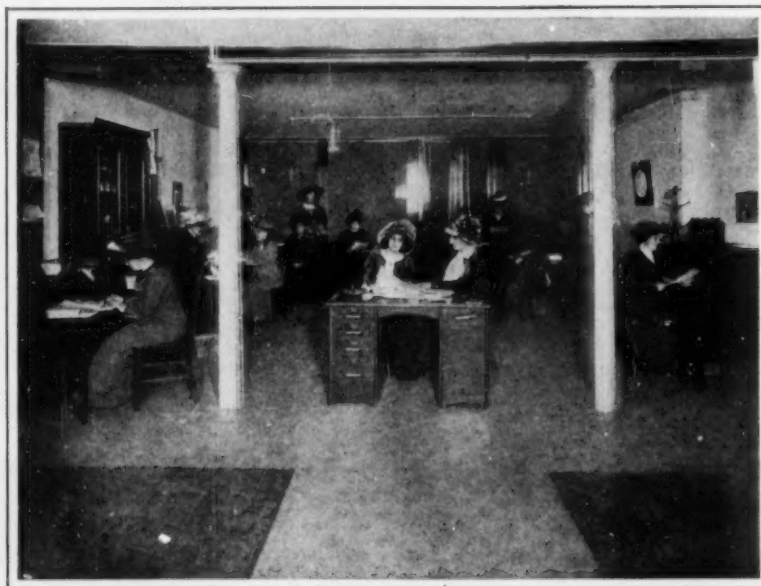
"But you are not my constituent. You are in another district and another assemblyman will represent you. Nobody living where you do can express his wishes through me; nobody living where you do can vote for me. The people of the twenty-fifth no doubt favor the admirable measure; and your assemblyman, when he hears of their attitude, will be glad to vote for it."

In the Toils of a Lavender Lady

THE small, wistful woman with the pink round her neck went back and reported to her club. They met once a week to sew and did what they could for suffrage conversationally. Scores of other organizations, founded on a common interest in hand-made lingerie, Browning and monuments to Shakspeare, became clubs for the enfranchisement of women and were federated into the Interurban Suffrage Association, the activities of which are typically illustrated by this incident of the descent on Tammany. That was more than five years ago.

Last winter another woman undertook the perennial task of pledging a candidate. Her color scheme included lavender instead of pink; but in other particulars supply the same general description as above. She was occupied for a week in securing an interview; and then it took place under a street lamp at midnight, she and her lieutenants having waited on the man's curb for him to come home. He stated in pellucid language that he neither could nor would pledge himself to support the bill. In this situation election day approached.

Frequent confabs over the telephone brought the two politicians—male and female—to a smiling though unsympathetic acquaintance, in the course of which the woman planted a few seeds of the suffrage gospel in his soul. When the week of the election arrived the situation had progressed no further and the issue had to be forced. She called



Headquarters of National Woman Suffrage Association in Washington, D. C.

on him to say that if he did not meet her in the candy store on a certain corner at six o'clock he would be sorry. He demurred, but finally said he would come.

All the women of her group insisted that he would not and made their plans accordingly. Thirty-two workers laid aside personal plans to devote the evening to campaigning against him. For days previous the candidate's record had been searched and the more damaging parts compiled into the space of a small dodger, which was sent to the printer to be put into type. Five hundred of these documents were ordered on the afternoon of the interview, with a tentative request for two thousand more, to be struck off shortly after six o'clock. Automobiles were engaged to hold themselves in readiness for a night's work.

At the hour named, the woman, with five hundred dodgers over her arm, went into the candy store. The others took their places, one in each of the thirty-two election precincts of the district. The whole area seemed to tremble in anticipation of a campaign of destruction that would probably start at about ten minutes past six.

A dozen pairs of eyes saw the candidate arrive. Thirty-two pairs of ears presently heard of the event. He went

into the candy store and asked the woman campaigner to have an ice-cream soda. She did. They sat down, with a small, oaken, wire-legged table between them, and lifted their long spoons. The woman smiled youthfully.

"Well, Mr. Candidate, will you sign our suffrage pledge?"

She counted that this was the eighteenth time she had asked him. The candidate looked her squarely in the eyes: "Mrs. Campaigner, I will."

She laid down her spoon, having no further taste for ice-cream soda.

"Here's the pledge card." She went into her bag. "And the fountain pen." He signed. "And now, Mr. Candidate," drawing a five-cent piece from her change purse, "if I call up our headquarters and get our chairman would you just mind telling her that you are going to support our bill?"

The Reign of Reason

HE SAID he would be very glad to do so. After this formality a high degree of friendly feeling developed, and the woman daringly let him see where he might have stood with her by showing the handbills. He paled. "But, Mrs. Campaigner, you never threatened me! I signed because I was convinced, without your ever letting me know what the result would be if I did not pledge myself."

"We prefer not to coerce," she pursued quietly. "We work to win people—not to injure them. And we do not use threats."

Between this and the former attempt at pledging a great deal of activity had taken place inside the suffrage ring. Repeated snubbings proclaimed to the women that their affairs could no longer be managed by hand. What was needed was a machine—and something heavier than a carpet sweeper or a milk skimmer. A committee, therefore, went on one of the largest shopping tours of history, looking over every mechanical device celebrated for handiness in politics, and finally ascertained what men had long known—the best machine was Tammany's. They forthwith decided to get one just like it for themselves.

In three weeks they held a meeting to organize. The leader of the suffrage movement previously visited every assembly district in Greater New York to assure representatives from all. On the night of the occasion every bus and automobile, every elevated and surface line bearing toward the meeting, carried its capacity of suffragists. They had six dollars and eighty cents in their treasury, but Carnegie Hall did not know that and it presented a front of smiling dignity. Inside their large yellow flags hung blanketlike round the balconies. White cardboards, winged at the tips of long sticks, indicated in yellow lettering the benches of the assembly districts. Small fringed yellow banners, also at the ends of poles, designated the boroughs of Greater New York. You would have said a city political convention was imminent—as indeed it was.

When the women streamed in they took their seats in the galleries, except the leaders of the movement, who formed a half-moon curving round a high-standing pitcher of ice water on the stage. The staked-off pit remained empty. At eight-thirty the leader of the suffragists rose and began the exercises of the evening, which consisted in having the women change their seats. As she read a name the bearer of it got up, left the members of her suburban club, among whom she was sitting, and took her place downstairs beneath the placard designating the assembly district in which she lived. One by one her club friends joined her when their names were read; but not as club representatives, federated into the Interurban Suffrage Association: by the time they reached



PHOTO BY THE AMERICAN PRESS ASSOCIATION, NEW YORK CITY

Teaching Suffragist Recruits the Principles of Woman Suffrage

the floor they were members of the Woman's Suffrage party, which was then being formed.

Women that evening began to make use of a truth long treated as an axiom of masculine politics. The only basis of efficient working organization is the political unit. When they changed their seats they altered their whole political character. By this mechanical process they yanked suffrage out of the department of education and transplanted it to the field of practical politics. Organizations for teaching expired that night and were superseded by bands of cooperative workers, organizing to win.

No less essential, they discovered, than a district organization was a district leader. Eight hundred women were present, representing four times as many thousands. When the last one took her seat the sections held informal meetings among themselves to elect officers. For fifteen minutes the auditorium buzzed; and then the chairman, pounding with her gavel, began calling the districts from a long list.

After every one she paused and some feminine voice in the house sang out the newly elected leader's name. Another voice, soprano clear, peeling from under a green-shaded, low-hanging desk bulb on the stage, echoed that name, and it was recorded for reference in the very businesslike headquarters they were going to set up.

This completed, they fixed a day when the leaders should meet in their own boroughs to elect borough chairmen. There would be one for each of the five divisions of the city government; and they, with the district leaders, were to constitute the city committee, with authority to elect a city chairman, who would be, by virtue of analogy to the organization they copied, the woman boss of New York.

The meeting was a long one, but finished with the usual speeches. There was repeated reference to splendid meeting, splendid women, splendid movement. Pocket flags of yellow came out from cover and were waved energetically among the cardboard signs of the crowded pit. There were standing cheers and a collection, after which the women went home to bed, and fell asleep with scarcely an appreciation, except among the organizers, as to what they had done—that their scattered movement had thus been unsensationally Tammanyized.

Duplicated Names

ABOUT this time a woman in Massachusetts had a vision. What she saw was a filing cabinet recording every suffragist's name who lived in that state—and recording it just once. She had been getting out some invitations from lists furnished her by various suffrage societies and had undergone a vast amount of inconvenience in so doing. Some of the clubs did not wish to divulge their membership for fear others would try to take it away. She addressed three different envelopes to the same woman, because her name had been handed in by all the organizations in which she was enrolled.

"Why, in the name of something sensible," she demanded of the state committee, "don't we separate these suffragists

by districts and not by women's clubs? Isn't this a political organization and shouldn't we follow state lines?" Her two questions provoked the spirit of experimentation. A political organization it certainly was, and hence it should be centralized. Forthwith the suffragists of Massachusetts were grouped according to political units. Other states were likewise tentatively organizing along the same plan.

This partially explains what a certain man could not understand recently. He made up his mind not to pay any attention to the subject, only to find it forever rising before him like a street on a windy day. It waves—gently, peaceably, persistently, with sometimes a sting in it for unsympathetic eyes. Six states have won the vote since the movement has been propelled by machinery, though it is



PHOTO BY THE AMERICAN PRESS ASSOCIATION, NEW YORK CITY

Painting Headquarters at Tottenille, Staten Island, N. Y.

has previously been that woman's place is the home, seem to be about to give the most convincing of all testimonials to the efficacy of the system: they are said to be considering plans for organizing on the same lines.

Illinois has recently secured partial suffrage, the women there now having the right to vote for president, mayors of the cities, and other important offices. It was granted by legislative enactment and not by referendum to the people. Four women engineered the bill through the legislature, and the only implement at their command was a small, hand-made model of the Tammany machine, built eighteen months before by the suffragists.

In Washington

A SHOWY exhibition performance of a large, efficient mechanism recently was given in Washington. Five hundred and thirty-one women, each representing a congressional district, marched to the Capitol. They arranged themselves by states, every one carrying aloft a cardboard to designate her district. Two women headed each group as state senatorial delegates and carried banners to signify the fact. Not a district was without its representative as the procession, preceded by a brass band and escorted by enthusiastic police protection, headed up Pennsylvania Avenue.

They filled the corridors of the Capitol and poured like a fluid into the unoccupied crevices of House and Senate. They made their speeches, formulated their requests, received the polite consideration of the country's representatives, and departed, leaving behind them—like a card—a substantial, not-to-be-ignored testimonial that they meant what they said.

The organizers in Washington had written and written again to the various districts of the United States, asking that they get up petitions and mail them to their representatives. All complied, and many clubs as well as individuals did a little voluntary petitioning. The documents were heaped into two large clothes-baskets and presented in the corridors of the Capitol to a hospitable group of legislators, many of whom thus welcomed their women constituents from the suffrage states. This was during a special session dedicated to a revision of the tariff; but the members of the Senate subsequently found time, the bill having been unanimously reported favorably by the committee, to give a day to debate on the floor.

Men would scarcely have operated their machinery after the method here employed. They would have arrived in trainloads from every quarter, expenses paid and with a certain attention to the social side of the occasion. The women stokers of that highly picturesque machine that marched up Pennsylvania Avenue had their headquarters in one room in a basement. Such representatives as could pay their own way came from all over the country.

Ten days before the exhibit it was evident that the mechanism would be without several important wheels unless something radical was done at once. The committee had its lists of applicants to march in the suffrage parade on the day preceding the inauguration of the president.

(Continued on Page 53)



PHOTO BY G. V. BUCK, WASHINGTON, D. C.

Suffragists on the Steps of the Capitol at Washington

not possible to estimate accurately the exact relationship between the two circumstances. California suffragists conceived the idea of district clubs some time before any one else, and so apportioned themselves by state units, but without ever consciously working their organization until the fight in which they won the vote.

Ten states now have a Woman's Suffrage party, which they use more or less spectacularly as the basis of all their campaign work. Other territories have clamored for help in getting one started, until the woman-suffrage leader of the country, Mrs. Carrie Chapman Catt, conducted a school for organizers in New York this fall, to which two hundred women came from twenty different states, many of them sent by local organizations, with the business before them of seriously learning how.

The antisuffragists, whose slogan



PHOTO BY THE AMERICAN PRESS ASSOCIATION, NEW YORK CITY

Women Voters Registering in Los Angeles

THE SATURDAY EVENING POST



REG. U. S. PAT. OFF.

FOUNDED A. D. 1728

PUBLISHED EVERY SATURDAY

THE CURTIS PUBLISHING COMPANY

INDEPENDENCE SQUARE

GEORGE HORACE LORIMER, EDITOR

By Subscription \$1.50 the Year. Five Cents the Copy of All Newsdealers.
To Canada—By Subscription \$1.75 the Year (Except in Toronto, \$1.50).
Single Copies, Five Cents.

Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions, \$3.25. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, NOVEMBER 22, 1913

Consent of the Governed

WE ARE asking a great deal of Mexico. That a country about four-fifths of whose population is steeped in ignorance and without real experience in democratic politics can set up a government that derives its powers from the consent of the governed—in the sense in which that phrase is commonly used—seems quite out of the question.

We rule the Philippines without the consent of the governed and justify ourselves by saying there must be some popular enlightenment before consent of the population is a necessary or even desirable sanction for government. Even in the most favored plan for Philippine independence it is proposed that only a small part of the population—that possessing the franchise—shall positively consent. The consent of the great majority is to be taken for granted, so long as they do not actually rebel—and in that case they are to be compelled to consent.

Mississippi has four hundred and twenty thousand adult male inhabitants and at the last presidential election cast sixty-four thousand votes. The adult negroes in that state consent merely in the sense that they do not actively oppose; and that is the only kind of consent we shall see in Mexico for a good while to come.

The recent voting in that country indicates how little significance will probably attach to the mere form of an election. Precedent, at least from the beginning of Diaz' régime, powerfully suggests that a candidate's victory at the polls would be no proof whatever that he represented the deliberate choice of any large part of the population.

We can hardly put a halo on Mexican politics overnight. If a government is discovered that can maintain order in that country it will be a fortunate thing for every one concerned.

Evaporated Stock

RECENTLY the ticker printed out this legend: "RI 33 RS 50"—which meant that stock of the Chicago, Rock Island & Pacific Railway had sold at fifty dollars a share. The last previous sale was seven years ago, when the price was one hundred and fifty dollars a share.

If you glance at a map you will see that this railroad spans the fat lands of Illinois, Iowa, Missouri, Nebraska and Kansas—a region in which prosperity and tonnage have increased abounding in the last seven years. Yet the stock of this railroad, says the ticker, was worth over a hundred million dollars seven years ago and is worth less than forty millions now. In spite of every advantage Nature and man have offered, the stock now sells at a price that puts it in the cat-and-dog category.

This may strike you as odd; but Rock Island, having been copiously watered, is now going through a painful process of evaporation. Only a little of the actual stock is outstanding in public hands, but a wonderful assortment of other securities, based on the stock, is outstanding—which assortment has been steaming and shrinking for many, many months.

As the case stands somebody has lost a great deal of money. We wonder who? All the persons most prominently identified with Rock Island seem to be in very

flourishing circumstances—except as their feelings may be hurt by the Government's inhuman interference with railroads.

When you pour prosperity into a railroad's lap for seven years and then find the road in such a condition that talk of bankruptcy is heard, the situation evidently requires considerably more interference.

A Fable for Railroads

ONCE a man came suddenly on a dog that was feeding, and the dog bit him. Next day the dog was reposing peacefully on the sidewalk and the man hit him with a stone. This surprised and grieved the dog—he complained loudly. He had not been doing a thing at the time he was hit; he had forgotten all about the bite—but the man had not.

"People had long hated the New Haven Railroad," said Mr. Mellen, its ex-president, in a recent interview. "Long before I took charge of it they hated it. For one thing, it was mixed up too much with politics in the old days. On that account it had many enemies when I came to it."

What railroad was not mixed up too much with politics in the old days? Which one was not an everflowing source of political corruption—a cunning and powerful machine for deluding and thwarting the people as voters in order to rob them as producers and consumers?

To be sure the old days are beginning to pass—in some localities have even almost passed. The dog is not biting anybody now. Consequently his feelings are outraged and his mind is bewildered by the stone that impinges on his ribs; but if he would only look back to yesterday he would understand that a great deal of unreasonable agitation is explicable by a very simple law of human nature. People of the last generation had far better political cause to hate railroads than their grandfathers ever had to hate King George.

True, the moment the occasion passes the anger should pass with it; but in the nature of things it will linger somewhat longer than that. Any railroad that still mixes in politics is storing up wrath for itself with its eyes open.

A Monument to Napoleon

A MASSACHUSETTS congressman proposes, as a national undertaking, a monument to Napoleon. The proposal will hardly be popular, but we have no objection. The motive from which men act is of no particular consequence to anybody except themselves.

No doubt McKinley's assassin thought—so far as he was capable of thinking at all—that he would benefit mankind. Columbus' motive was to reach India and acquire a fat slice thereof for himself. So far as the very scanty evidence indicates, Shakspeare wrote Hamlet for the box-office receipts. Napoleon acted partly from selfish ambition, but he acted in an exceedingly important and impressive manner.

Probably that man is greatest who does most to liberate and exalt the human spirit. You cannot count it up in bridges built, swamps drained or acres harvested. The One Greater Man made no roads. Nor can you fairly judge even a great man by standards much ahead of his time. Napoleon deliberately willed an appalling destruction of life in warfare; but the twentieth-century conscience on that subject would have seemed as absurd to him as to Frederick or Caesar.

Revolutionary France incarnating herself in Napoleon and playing football with the crowns of Europe is one of the very largest epics ever written in deeds. The last canto, to be sure, is deplorable; but in spite of that we expect that innumerable lowly human spirits—whom literature and other arts could never reach—have derived fire and strength from the story of the Italian campaign and Austerlitz.

Probably humanity is freer and higher because of what the Corsican did. Only a brute could wage war for personal ambition today; but we should not at all object to a Napoleon monument.

Extending the Franchise

PROPORTIONATELY the largest extension of the electoral franchise of modern times has just become effective in Italy. By the law of last year, under which this fall's elections were held, the number of voters is raised from less than four millions to more than eight and a half millions.

If all women in this country over twenty-one were given full suffrage at a stroke the proportionate increase in the electorate would be considerably less; but it is not likely that any notable change in Italian politics will result. Under any sort of tolerably free representative government the popular will finally gets itself expressed.

With a limited franchise in every state, the Jeffersonians overcame the Federalists. With a very limited franchise and a lord-bossed House of Commons, the great Reform Bill was carried in England. Where there are tolerably free institutions and a representative system, probably the

number of persons who express the popular will is less important than the responsiveness of the government to that will.

For example, the Liberal ministry in England has extended the franchise; but that was very insignificant in comparison with its great work of degrading the House of Lords. Even giving women the ballot would have made the country, in fact, only a little more democratic, so long as a hereditary and Tory body was in a position to block any legislation.

We believe women in this country should have the right to vote; but the form and responsiveness of the government are actually more important than extending the franchise.

Afraid of Wall Street

THE president of the largest bank in Chicago used to be a bookkeeper in a country bank in Iowa. The president of the largest bank in New York used to be a newspaper reporter in Chicago. If you should go over the rosters of the big banks in both cities you would find a great many men who came from the country and started life in exceedingly modest circumstances.

Everywhere talent gravitates toward the largest prizes and most influential positions. The biggest prizes in banking are found, of course, in the largest banks. To foreclose those banks from a discussion of banking is tantamount to foreclosing the best banking talent—not that anybody actually has foreclosed or possibly could foreclose them; but in this banking discussion one constantly hears the parrot objection: "That's a Wall Street idea"; or, "That suggestion originated in the neighborhood of Morgan's office." As though that had anything to do with it!

The only pertinent question, of course, is as to how sound the idea or suggestion is.

That Bond Interest

THE income-tax law is unnecessarily confused and burdensome in respect of income derived from interest on corporation bonds; in fact the law itself is so far from clear that nobody can tell how it will apply, and the elaborate regulations recently issued by the Treasury Department leave some uncertainty, while those provisions that seem clear involve a tremendous and needless bother.

The coupon bond is an admirable instrument for investment. Billions of dollars are evidenced by it, and it is the instrument most often used in the continual absorption of capital by railroads and other big enterprises; but its convenience both for the borrower and the investor threatens to be almost fatally lessened by the income-tax regulations.

The practicable course is for the borrowing corporations to pay the Government once for all the income tax in respect of interest on their bonds, letting the investor collect his coupon as at present, tax free and without the nuisance of a certificate with every coupon or set of coupons. As to bonds now outstanding, nearly all corporations are pledged to pay the income tax. As to future issues, the superior attractiveness to investors of a tax-free bond would well warrant the borrower in assuming the obligation. The borrower having assumed the obligation, the complicated business of certificates to accompany the coupons should be done away with.

Considering the conditions under which it will be used it is one of the clumsiest devices we have ever run across.

Timidity of Capital

SAYS Judge Gary: "Capital, always timid, has been seriously affected by this unreasonable and uncalled-for agitation and attack. It is becoming almost impossible to secure, on fair terms, on good security and at reasonable rates of interest, the necessary capital to equip or liberally maintain growing and successful properties, to say nothing of the additions and extensions that the interests of this great and growing country demand."

The judge is aware, of course, that the difficulty he mentions is worldwide—as pronounced in England, France, Germany and South America as here. If "uncalled-for agitation and attack" is the reason, there must be a prodigious quantity of it to affect the entire globe simultaneously.

The speaker is a director of half a dozen or more big banks. The discount rate for commercial paper at New York runs as high as six and a half per cent. Is that because his banks have been frightened by agitation—or simply because the demand for discounts exceeds the supply of money? In other words, was the judge talking sound economics or elocuting through his silk tie?

We believe it is time to revise that ancient tradition about the timidity of capital. When there is any loose capital it invests itself as naturally as a hungry man eats. We ourselves were considerably startled by the Steel Trust's ten million shares of dropsical stock; but capital was not. It waded right in.

The history of investment, from the Mississippi Bubble and Darien down to Mr. Morgan's shipping combine, rather suggests that capital is not so timid as it ought to be.

WHO'S WHO-AND WHY

Serious and Frivolous Facts About the Great and the Near Great

JOHN BURKE is a Progressive Democrat, which nobody can deny. Likewise he is a retrogressive Democrat, which defies successful contradiction. Wherefore John Burke is an all-round handy man who takes what is coming and gets what is going. John always knows what his number is and when to change cars.

John Burke progressed from a county judgeship in North Dakota to the state assembly, to the state senate, to the gubernatorial—there's a word that has plain governor's macerated to a muculent mush—to the gubernatorial chair. So far, so good.

John Burke retrogressed from a candidacy for the nomination for president to a candidacy for the nomination for vice-president and to a candidacy for the job of treasurer of the United States. He secured the latter. That, mayhap, was the reason for the retrogression. You never can tell! But whether or no, if you will take a new hundred-dollar bill—a new one—from your well-filled wallet—or, say, a new one-dollar bill—new, mark you—you will observe the bold signature of John Burke on the southeast of the same.

That is the indisputable proof that John Burke is treasurer of the United States, just as the signature of the register of the Treasury on a bill used to be proof positive that the register was one of the colored brethren, but so no longer. He's part Indian now, whereby the Southern senators of the United States scored heavily—refusing to confirm the black but accepting the red. However—

If you have ever seen a picture of the group of Western governors who invaded the East a couple of years ago in a special train you must have observed the tall man, with the fur overcoat and the plug hat, standing at the extreme right. That is John Burke. John was by way of being governor of North Dakota at the time, which time, you may recall, was the exact period when Louis Hill decided to pull off an advertising stunt for his railroad—and did; and it is the fact that there were some stations along the way from St. Paul to Boston and back again where John Burke did not chase out on the back platform to have his picture taken.

To be sure, John had his picture taken, say, seven hundred and sixty-five times; but he was able to restrain himself on several occasions when a man with a camera appeared. Next time the Western governors come East it is Mr. Hill's plan to have the entire end of the rear car open so they can get easily to the platform to have themselves photographed. As it was, several of the governors were severely bruised in the rushes to get through the narrow door in time to pose.

There were moments on this trip when John Burke spoke a few words for North Dakota—moments. Of course that was a revolutionary proceeding. It requires but superficial consideration to make it apparent that the main object of a visit of Western governors to the East is not to advertise their states, but to advertise the governors. The states are permanent institutions and governors are transitory; but now and then John forgot himself and spoke of North Dakota. Governor Norris referred to Montana also. The other governors looked at them askance. Odd fish, certainly!

Along about that time, however, the movement to nominate John Burke for president on the Democratic ticket took form. It was a neat, compact movement, rather local in extent. It did not ramify much. Indeed, there was no difficulty in confining the wild, tumultuous outburst for John Burke for president to the state of North Dakota; but there is this much to be said: Differing from other persons for whom there were movements, John Burke's movement had delegates of its own. He, at least, secured the support of his own state. The ten delegates to Baltimore from North Dakota were instructed for John Burke in due course of time.

Simple, But it Worked

ALONG in the noisy watches of the night of June 27, 1912, or in the noisier watches of the morning of June twenty-eighth—say about 1:36 A. M. or 2:42—Mr. S. J. Doyle, of North Dakota, surging to the platform, where Ollie James loomed majestic and unafraid, though slightly hoarse, craved the attention of the superheated delegates and read a letter. The letter was signed by John Burke, and it began: "I am grateful for the compliment paid me by our fair state"—and so on; the purport of it being that John released his ten delegates "in full confidence that you will act together in the interests of true Democracy"—and do not labor under any misapprehension as to the kind of Democracy John held his own to be.

The long and the short of it was that the ten North Dakota delegates voted for Woodrow Wilson, who, as



PHOTO BY HARRIS & EWING, WASHINGTON, D. C.
He Keeps Millions and Can't Spend a Nickel

it happened, was nominated and, further happenings being propitious, was elected. Then came the struggle for the nomination for vice-president—momentous, and also momentary, inasmuch as T. Riley Marshall had been picked for the place. Mr. W. E. Purcell spoke kindly of John Burke and so did others; and when the roll was called John had three hundred and four and two-thirds votes. He accumulated three hundred and eighty-six and one-half votes on the second ballot, and then they made it unanimous for Marshall; but, by the same token, they made it unanimous for John Burke for a good job under the Wilson Administration, and he is holding down that job at this precise moment, sitting in his large room in the corner of the Treasury, where he can look out on Pennsylvania Avenue and treasure our treasure carefully.

The treasurer of the United States gets eight thousand dollars a year and has a nice time. He is custodian of all our funds. To be sure, he never sees any of our funds unless he wants to take a visiting friend into the vaults and let him heft a sack of gold and see the ten-thousand-dollar greenback that is framed between glass, and have a peek at the piles of paper money; but he custodes it all carefully. He is the keeper of millions and millions and millions, and he cannot spend a nickel of it. All he can do is custode it, and the other capable persons about the place attend to spending it—after Congress has told them: how far they may go.

Still his job has one nifty angle to it—he is advertised in a medium that circulates in every part of the country and is most highly regarded. His name appears on every bit of paper money that has been printed since he took office. The first thing they told him to do was to write a signature that would reproduce well, and he wrote it. So there it is: John Burke, Treasurer of the United States.

And there were folks who thought John was foolish when he corralled those ten North Dakota delegates for himself away back yonder in 1912!

"No chance to be nominated!" they said. "What's the use? John will go down there to Baltimore and be slaughtered. Somebody ought to stop him." If you will observe that name on your paper money you will at once realize just how foolish John was. Poor chap! Only eight thousand dollars a year and the terrible task of signing his name a few times each day! Almost simple John was, I should say.

Burke was born in Iowa, in 1859, and went to North Dakota in 1888, after practicing law in Des Moines for a few years. He was a Democrat in a strongly Republican state; but after his preliminary offices he was named for governor in 1906. North Dakota had been almost unanimous for Roosevelt in 1904; but Burke carried it in 1906, again in 1908, and a third time in 1910. He was progressive, and it is claimed for him that he secured the passage of the antipass law, the primary election law, the presidential preferential primary, the law regulating railroad taxation, the initiative and the referendum, and other similar measures.

Burke is a tall, thin man, good-natured and affable; and, in addition to being a wise and experienced politician, he is a lawyer of parts and one of the leaders of the North Dakota bar. He talks well and believes in the widest extension of popular government. And, as has been remarked, he has an adequate conception of the value of a candidacy for president, with a few delegates attached, in a year when there is a deadlock impending.

Words, Idle Words

THE teacher in a Kansas City night school was trying to impress the meanings of English words on her immigrant students.

"Write a sentence containing the word fright," she told them.

This was the first one she received:

"On Sundays I have fright eggs for breakfast!"

The word ideal came next. One of her pupils submitted this:

"In winter ideal in old clothes and in summer ideal in vegetables and fruits!"

Helping Himself

CHARLEY VAN LOAN, living in the midst of the cafeteria belt in Los Angeles, had an early fishing trip in prospect. He went to a cafeteria to get his breakfast.

The plot in a cafeteria is to garner a plate and collect what food you want, take the collection to a chair or table, eat it, and pay as you pass out. Van Loan did not know much about it. There was nobody in the place but one heavy-eyed waiter when he entered. Van Loan sat down at a table and waited twenty minutes. The waiter nodded in his seat and paid no attention to him.

"Say," said Van Loan finally, "can't I get breakfast?"

"Sure," the waiter replied—"if you go after it."

He explained how the thing was done and Van Loan picked up a few little trifles and ate them.

"How much?" he asked when he had finished.

"Thirty cents."

Van Loan paid his thirty cents and then took out a quarter, laid it down on the counter, picked it up again and put it back in his pocket.

"What's the idea?" asked the waiter.

"Oh," said Van Loan, "I'm tipping myself!"

Cold Facts

THE attorneys for the plaintiff in a suit before Federal Judge Smith McPherson, of Iowa, were attempting to introduce into the record of the case the diary of the deceased mother of the defendant, which contained references to a love affair between her daughter, a widow, and the defendant, also dead, against whose estate the suit was brought. The court finally ruled that the diary might be admitted; but before so ruling he told the jury this story:

"Down in my country," said Judge McPherson, "Bill Leveridge was trying to keep from paying his landlord the rent due on the farm he had been working. It was necessary for Bill's attorneys to show that the winter had been an especially hard one. To prove the extent of the difficulties under which Bill had labored Bill's diary was introduced, and among other entries laid before the jury was this:

"November twenty-seventh: Ground froze on this date and stayed frozen all winter!"

The Making of an American Woman

By Maude Radford Warren

ILLUSTRATED BY ARTHUR WILLIAM BROWN

WHEN Yetta Rudnitsky and her little sister, Sonia, saw the Statue of Liberty they fell upon their knees on the immigrant deck, stretched out their arms to it, and wept and laughed by turns. The anguish of the race that has never known a home—that is nowhere accepted as indigenous—burned in their veins. They felt that at last they were at the end of that two-thousand-year-long march which the Jews have been forced to make at the command of Gentiles. Later in the day, when they were crossing the ferry to the railroad station, they looked in melancholy awe at the high buildings, outlined with rows of light, fearful of the change heralded by all they saw.

They came from Kovno, within the Russian pale, the forerunners of the rest of their family—father, mother and three more sisters. Yetta was seventeen and there had been no hope of the dowry of one hundred dollars, which even a suitor in the social scale would demand with her, until her grandfather died and left her the sum; but Yetta asked where the money was to come from for the dowries of the other four! Would it not be better for her to go to America and earn the passage for the others? Men in America would marry without dowries. It was agreed that Anna, the fourteen-year-old, should remain and work in the match factory and that Sonia, the eleven-year-old, should go, taking with her Anna's birth certificate, so that she might be allowed to work in America.

The Rudnitskys thought they knew all about America; and indeed they had more information than most immigrants have. Like so many people in the Old World, they had heard roseate stories to the effect that there was work for all and oppression for none. They had seen a photograph of himself which Leon Vronsky had sent home. Leon, who had gone away a beggar, was shown with his beard shaved, wearing a tailored suit, a watch-chain, three rings and a pin. They did not know how Leon had slaved to buy that suit or how he had borrowed the jewelry, that he might impress the villagers at home who had despised him.

On the other hand, they had been given some real information by Gedel Rubel, who had come home on a visit. He it was who told them that the American law demanded that a child should be in school until fourteen years of age. He it was who said that sixty per cent of the Russian Jews stayed in New York where tailoring and sewing work were let out to contractors, who got newly arrived immigrants to work for them for very small wages. In Chicago the conditions were better for work. New York was a good place for Russian Jews who liked to talk and dream. Through the Hebrew Educational Alliance, and other organizations, there were plenty of groups and circles with educational and social purposes. There were cafés where young men and women could drink tea, read the newspapers and meet their friends.

Where Women Have a Chance

EUROPE being so close, the intellectual and revolutionary spirit is fostered longer in New York by the Jews than it is in cities farther west. In New York even the uncultured Jews have some problem to solve, some ideal to look forward to, whether they be orthodox Jews who hope some day to go back to Jerusalem or radicals hoping for social reform. There is enough talk in New York to satisfy a man of dreams; but Yetta and Sonia had better find work in Chicago and satisfy their minds by learning English at the night school.

Yetta's father thought it was strange that Jewish girls could be more sure of work in America than Jewish men. In the synagogue he was accustomed to say:

"Blessed art Thou, O Jehovah, our God, King of the Universe, who hast not made me a woman!"

His wife's pious part was to say: "Blessed art Thou, O Jehovah, who hast made me according to Thy will!"

Yetta was equally used to being given the inferior place because she was a woman. And yet in America, one heard, the lot of women was different. Yetta was an idealist, like so many Jews; and her heart flamed with passion for America and for the great masses there who must be working together in one glorious brotherhood. She knew very little of the world, for she had lived in books.

"In This Country the
Better the Clothes
the Better the Job"



She did not understand that the root of the persecution of the Jews in Russia is to be found in their thrift and shrewdness, their superior ability to cope with the difficulties of existence in that country. She was no critic of her own race with its idealism, aggressiveness, greed, humility—all the qualities to be expected of hunted human beings. She believed only that she would meet in wonderful America free, glorified Jews, all prosperous.

She felt frightened when the train came to the last stop in Chicago and she followed the other passengers out—those weary, grimy atoms of humanity from whose strength and weakness were to come the future citizens of Chicago. She and Sonia, clinging to each other and dragging their great bundles, made their way to the waiting room. They saw other groups met by their friends with kissing, laughter and tears. They saw men and girls whom nobody met, surrounded by expressmen intent on taking them and their baggage anywhere at the most exorbitant figure possible. A woman of their own race, beautifully dressed—so they thought—came up and spoke to them in Yiddish, asking if they were Yetta and Sonia Rudnitsky, and saying that Mashke Rudin would come soon and get them. She was a cloth-hat-and-cap maker and her factory did not close until six o'clock.

Yetta and Sonia sat on a bench and waited an hour. They saw sordid tragedies going on before their eyes which they did not understand. They saw dramas of joy through reunion, which made them feel lonely. When at last a tall, strong girl ran up to Yetta and fell on her neck, she screamed in terror.

"But it is Mashke!" cried the girl.

Could this be Mashke Rudin—Mashke, who had gone away in big high boots, a short plaited skirt, a white apron and a headkerchief! The girl wore a suit which, though very cheap, was tailored. Her boots looked very small and her neat hat boasted a cock's feather; also she wore gloves.

Mashke smiled broadly.

"But you will soon be dressed so," she said; "in this country the better the clothes the better the job."

Mashke preceded her companions and led the way to a street car. It was very crowded and they had to stand up on the back platform where the conductor pushed them into a corner, grumbling about the size of their bundles. Mashke took them to the Ghetto—a place of crowded streets, full of kosher shops and other stores, fake auction places, pushcarts and chattering gesticulating people, who had brought over from Russia, if they had brought nothing else, a consuming energy. Their destination was a three-story wooden house in Sixteenth Street. The doorstep and the sidewalk in front of it were populous with little curly-haired babies. Stout contented-looking

women in loose jackets and bare heads, with no sign of the married woman's wig, looked at the newcomers curiously as they followed Mashke up the dirty staircase to the top story. A door opened and the two other Rudin sisters greeted them with kisses and tears.

The Rudins had been in America for two years and already knew English very well. Like Yetta and Sonia, they had come over burning with a mission. After the borrowed money with which their tickets had been bought was returned, they meant to bring over their father and brothers. They earned a trifle more than five dollars a week each in their cloth-hat-and-cap factory, and of this each sent back two dollars. They managed it by sleeping in a small room on mattresses laid on the floor and by buying for food only rye bread, olive oil and coffee. Already the debts had been paid and Isador had been brought over; soon Anton would come.

"It would have been better to bring Anton over first," said Mashke with a frown; "Isador is too learned. Already he has joined many clubs and he talks a great deal. Likewise, he belongs to the union—a folly, for there is much money to pay and the money is needed in Russia."

Yetta and Sonia, however, sitting on Mashke's mattress and eating ravenously of bread and oil, understood nothing of clubs and unions. It was decided that all five of the girls should live in a larger room across the hall and share the rent equally. It would not be fair, Mashke said, for them to eat in common, since Sonia, for example, must have a small appetite, while she had a large

one. Yetta and Sonia should buy their own oil and bread; that was the cheapest food and—so the lady at the Settlement said—very nourishing. Before there was any more question of food or work, Yetta must have a dress. Mashke had seen one just about her size at a second-hand shop, very cheap. Yetta assented; she was too numbed from the newness of her impressions to make objections.

How Green Girls are Exploited

AFTER they had moved into the room across the hall Dushenka Rudin went away to buy a mattress for Yetta and Sonia. Elena went for Yetta's new dress, while Mashke sat asking questions about the Kovno village which seemed so far away now. Presently a stout amiable-looking Jewess entered and, after greeting the newcomers, began to talk in English to Mashke. Yetta listened, bewildered; but she had wit enough to see that the conversation, which began pleasantly, was finishing in bitterness. Gesture, expression and the accent of invective told her that.

When the caller had gone Mashke tossed her head indignantly.

"Ain't it fierce!" she cried. "A bloodsucker!"

Then she explained to Yetta that the amiable-looking Jewess, her husband and mother-in-law had a neckwear shop where they employed very young girls—fresh immigrants. These they professed to teach. If they could they made the girls pay five dollars to learn. Failing this, they made them work two or three weeks for nothing, afterward paying them something like a dollar a week on the ground that they were merely apprentices; but the girls never really learned, since it was not to their employers' advantage that they should. They were taught only the first steps of the work; and the finishing, which is the part that takes the skill, was always done by the three heads of the firm.

"In America," said Mashke bitterly, "they don't care how they make money if only they make it. She offered me a little to persuade you to go to her."

So then, thought Yetta, everyone in America was not kind; but Mashke was and mother-in-law had a neckwear shop where they employed very young girls—fresh immigrants. These they professed to teach. If they could they made the girls pay five dollars to learn. Failing this, they made them work two or three weeks for nothing, afterward paying them something like a dollar a week on the ground that they were merely apprentices; but the girls never really learned, since it was not to their employers' advantage that they should. They were taught only the first steps of the work; and the finishing, which is the part that takes the skill, was always done by the three heads of the firm.

"You are very pretty, but I hope you won't want to get married too soon," said Mashke in a reproving tone and with a look at red-cheeked Elena, who flushed guiltily; "we must bring over those in Russia before there is any question of marrying."

Later on, Isador Rudin came in on his way home from a union meeting. Isador had been in Chicago not quite a year, but he knew fully as much English as his sisters, because he mingled more than they did with Americanized Jews. He was a slim large-eyed young man, burning with emotions and ideals, excessively radical and excessively practical. He was surprised at Yetta's beauty and pleased to see her in American clothes.

"A better wage it means, perhaps," he said; "and still, when the girls have no union —"

Passionately, and in words far beyond Yetta, he told her that she must merge her individuality into something larger than herself for the sake of gaining power; that she must conform to regulations, pay dues and submit to other demands imposed by the collective will.

The Rudin sisters listened uneasily while Isador talked. He was a man and the learned one of his family; they dared not contradict him. All they knew was that, because he gave dues to his union, his proportion of the money going back to Russia was smaller than theirs. They felt Isador ought to see that his own family was brought to America before he concerned himself over the common good. Their own aim was so passionate they could not appreciate the bearing of Isador's aim.

Isador worked in a large clothing factory as a cutter; and it was arranged that he should take Yetta and Sonia there in the morning and try to get work for them. Little Sonia would have to wear the tall boots for awhile, but when the money came in clothes could be bought for her. Isador explained gloomily that in his shop the individual was bargained with, and that Yetta might find herself working side by side with a girl of no greater ability than herself, who was receiving a higher piece-rate because she knew English and had the spirit to bargain. As it was a rush season, however, Isador was pretty sure that both the sisters would get work.

The Girls Go to Work

YETTA slept that night with her arms tightly clasped round little Sonia. That they were here and together was the one thing she understood most clearly. That there was injustice here as well as in Russia she also understood.

In the morning, after their breakfast of oil and rye bread, the sisters followed Isador to the great clothing factory. They were terrified at the black stream of workers pouring into the doorways. They had never seen so many people in their lives. The time was to come when Yetta was to feel poignantly the sense of the pathos of the lives of all those workers.

Isador took them to a boss he knew. This man had no work for them, but he passed them on to another boss, in spite of Isador's reluctance. Isador knew the bargaining would be easier if he were acquainted with the foreman; but he was ordered sharply to his work and Yetta and Sonia

were left to bargain alone. The foreman was a stout, prosperous young man, who had been brought to the country as a child. Like many foremen, he received a bonus for all the work he could produce above a stipulated amount. He knew from Yetta's face and hands that she would be intelligent and rapid and make a good "seamer." He suggested that Sonia be set at pulling out bastings; but inexperienced as Yetta was she knew that such work must be very poorly paid and she objected, because Sonia had quick strong hands and could work hard. As she spoke she lifted her lovely soft eyes appealingly to the foreman; he told her he knew the firm needed canvas-basters and he would have Sonia given a trial in that department.

Yetta never forgot her sensations as she walked up the stairs to the room where she was to spend most of her waking life. The vibrations grew stronger and the roar and whir of the machines increased as the door opened. She entered a place where there were rows and rows of women and girls, with their eyes on flashing needles. They did not look up, for they were on piecework and it was the rush season; they wanted to make all they could to tide them over the lean months. Yetta was placed at a machine between an Italian and an Austrian girl. She was to sew the seams on pants. The assistant foreman came up to instruct her; and thus began her initiation into her real life in America.

Russian Jews are sensitive, imaginative people, and they are often deeply disappointed when they come to this country. They have idealized it as no other race could; they look upon it much as a Christian, visited with many sorrows, looks upon the hereafter—as a place where poetic justice will be administered and happiness will be lavished in proportion as earthly suffering was keen. Consequently, whenever newly arrived Jews meet exploitation, humiliation and underpayment at the hands of Christians, and often of American Jews, they suffer. Yet, much as they suffer, they feel that life here is infinitely preferable to life in Russia.

Yetta's pretty face took on a melancholy cast. She had learned her work and was doing it well. Before long, little Sonia was promoted to be a pocketmaker and received five cents for putting four ordinary pockets and a watch pocket into a pair of pants. Most of the other workers got seven cents. The sisters went to night school where poor little Sonia often fell asleep. They also attended a Saturday evening class at the Settlement House. Yetta was surprised to find that Americanized Jewesses were interested in the singing and dancing classes at the Settlement, and did not seem to care much to talk about problems and ideals. When they did, however, they showed alertness and the usual Jewish tendency to argue.

It was not long before Yetta began to show signs of Americanization. She learned English quickly and listened to all that went on about her. She heard not only what the Rudin sisters said but what Isador said. Isador thought Sonia should be in school. If she worked so hard it would sap her strength and she would be no good when she grew up. Also, it was not enough just to learn English; if Sonia went regularly to school perhaps some day she could get into an office and earn ten or twelve dollars a week—Yetta might ask the Settlement teachers. Yetta did, and got such replies that she determined to put Sonia in school as soon as the slack season came, though this would delay the arrival of Anna; but the elder must be sacrificed to the younger.

As she mingled in the life of her neighbors in the Ghetto, Yetta came in touch with their problems. Often, as she walked through the crowded streets on Friday and saw the housewives bargaining in shops and at stalls for the dinner, and watched the orthodox peddlers, mindful of two days of enforced idleness, trying hard to dispose of their wares—a few second-hand clothes hung over the arm or a little fruit on a cart—she wondered if life were not more complex here than in Russia.

She was impressed with the keenness of the practical problem among those about her. Here was a family struggling to keep its brightest daughter in school that she might become a teacher; for the assumption among the Jews is that a person rises high in life so soon as he gets away from manual labor. There was her friend, Miriam Masia, who had come to Chicago just about the time of Yetta's arrival. Miriam's aunt had reached Chicago some twelve years before, an ignorant young peasant. In a few months she had married an unskilled laborer



She Did Not Like the Remarks; But She Had the Terror of Losing Her Job

getting ten dollars a week. That seemed a fortune to them and they argued that two could live almost as cheaply as one. Now the wife was sick and despairing.

"Marriage!" she cried to Miriam and Yetta. "Ach, see what marriage has done to me—four children and a man out of work! There ain't nothink in marriage!"

There was Miriam's elder sister, Katuscha, who had been in America six years.

"I have took the warning by you," she said to her aunt. "I ain't marrying a man without a business."

Peeps Into the Future

MIRIAM looked at Katuscha—sick from overtime work in a laundry; gone stale because she had allowed herself no time or money for pleasure; shapeless and ugly in her plain clothes. Miriam tossed her head.

"I ain't sending money home to bring little sisters over," she said with a mischievous glance at Yetta; "and I ain't savink my money to get a man with a business. It's fierce, Katuscha—the sick you have on you. You cry because your feet ain't no good to you and you can't eat."

"Ah, yes," sighed Katuscha. "It is much I have paid to save my four hundred dollars; but I got a nice man. Yes, sure—he has thirteen hundred dollars and we will buy a bakery; and our children we will maybe send by the high school."

"God may send me a rich husband to take me even if I ain't got nothink saved," said pretty Miriam. "I want good times. Soon I will buy a silk petticoat too."

It was such talk that intensified Yetta's natural reflectiveness. She had been in America long enough to foresee what would happen to Katuscha—she would simply change hard life in a laundry for hard life in a bakery, where she would have to stay up all hours of the night. She would bear children who might be sick and she would end by being a cripple herself.

As for Miriam, she was full of the joy of life, full of demands on the world, with only seven dollars a week from which to supply them. She wanted pretty things and the want would increase. Perhaps some man would marry her without a dowry—some man who would give her all she craved; but, from talking with Isador, Yetta had come to feel that any young Jewish man who was worth marrying was careful about the future. Before he risked the responsibility of a wife and children he wanted to be sure of fair wages; he wanted a little money put by for a rainy day, and he preferred a wife with a dowry and without too many dependent relatives.

For her own part, such problems did not at present concern Yetta. Like most Russian Jewish girls, she hoped to marry, and she hoped to marry by the time she was twenty. Meantime there were Anna and the two little sisters and her parents to bring over. She would be past nineteen before that was accomplished; but then they could all contribute to her dowry. She believed thoroughly in the Jewish saying: "There are no nuns among the Jewish people and no convents to put them in." She saw Jewish parents about her allowing their marriageable daughters to spend nearly all their money on clothes to intensify their attractiveness; and the girls were doing their best to take the only way possible of leaving the shop and of getting a change. These girls accepted any eligible person who offered; and so would Yetta. After all, their dreams



"You Could Just as Well be a Scab—Ain't It?"



Pineapple Meringue Pie

How We Serve

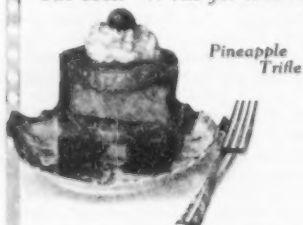
Hawaiian Pineapple

The deliciousness of Hawaiian Pineapple and its unlimited possibilities as the basis of fine salads and desserts have induced fifteen of the leading culinary experts of the country to create original dishes of this exquisite fruit. One hundred of these recipes have been collected and printed in an illustrated book entitled "How We Serve Hawaiian Pineapple."

The 15 contributors are:

Fannie Merritt Farmer
Josephine Grenier
Marion Harland
Christine Terhune Herrick
Janet McKenzie Hill
Helen Louise Johnson
Alice Gutchell Kirk
Anna W. Morrison
Marion Harris Neil
Maris Parlos
Lillian Dynevor Rice
Sarah Tyson Rorer
Sarah Pearson Stuart
Emma Paddock Telford
Virginia Terhune Van de Water

The most authoritative recipe book ever distributed without cost. Write for it to-day.



Pineapple Trifle

Hawaiian Pineapple is so delicious because it is made of the great luscious Smooth Cayenne variety grown in Hawaii, where soil and climate are just right.

The Pineapples are picked fully ripe and canned immediately, preserving the exquisite flavor of the perfectly matured fruit, unknown in temperate climates except to the users of Canned Hawaiian Pineapple.

One of the best ways to serve delicious Hawaiian Pineapple is the easiest way—just as it comes from the can.

Pineapple Bavaroise



Ask your grocer for Hawaiian Pineapple—Sliced, Crushed or Grated. Write for the free booklet to Publicity Dept. A

Hawaiian Pineapple Packers' Association
1502 Tribune Building, New York

of motherhood were bigger than their desire to stop working. Following marriage they would give up their pretty clothes and wear plain things, and dream of something better for their children than they themselves had had.

Often Yetta was tempted by the sight of a hat or of a jabot—often she grew tired of the fare of oil and bread, and longed for thick soup and meat; but she never faltered in her heroic self-denial, and once she whipped Sonia soundly for breaking open her pay envelope and abstracting five cents for candy. The only money Yetta spent that did not go for food and lodging was fifty cents a month to a benefit society which would allow her four dollars a week for thirteen weeks in case of sickness and would pay two hundred dollars in case of death. Whenever she faltered she reminded herself of the unhappy Jewish girls who had come to America expecting to bring over their families and who could not earn more than enough to support themselves.

The slack season came, when some of the girls were discharged, while others sat idle for hours by their machines. Yetta, largely through the favor of the foreman, often had as much as five hours' work a day. Sometimes, when she was idle, he would send her out to buy cigars or matches for him or to bring him a glass of water. She did not like the way he looked at her or the remarks he made; but she had the terror of losing her job. She put Sonia in school against the advice of the Rudin sisters, who were sure she could make at least a dollar a week in the shop, which was something. Yetta was determined, however, that the little one should have her chance; so from January until the first of May she was the sole breadwinner. By that time Anna had been sent for. She was put to work also, when the rush season began, with the seamers; and Yetta was able to make a better bargain for her than she had been able to make for herself. Anna was given Yetta's castoff dress, while Yetta blossomed out in a new, stylish brown one, of which Anna wrote home with awe.

Yetta, when the rush season began again, had gained a new sense of competency. She looked prettier than ever in the new clothes and her English had improved. The foreman asked her how she would like to be assistant foreman at ten dollars a week. The news seemed almost too good to be true—with that money and the wages of her sisters she would have the rest of her family over before the year was out; but the very day she began the work she noticed that the men seamers were looking at her in an ugly way. They sneered and, when the foreman could not overhear them, made rude remarks. Yetta thought they were merely jealous because a girl had been made assistant foreman instead of a man; but after two or three days, as she was walking home from work, Isador joined her and said with a scowl:

Isador Grows Indifferent

"What is this they told me in the meeting last night—that you are assistant boss?"

"Sure!" said Yetta proudly.

"A shame on you, Yetta; the man who got twenty dollars was fired and you are doing his work for ten—and he has no job!"

"Nu!" murmured Yetta. "I ain't been told he was fired or that he was getting twenty dollars."

"You could just as well be a scab—ain't it?" cried Isador scornfully. "My sisters wouldn't let you be getting soaked in neckties; but when you see a chance to make for yourself you jump for it!"

"But what could I do, Isador?" she asked.

"Might you could get him to let the man come back," suggested Isador, but without much conviction.

Yetta shook her head.

"If I say do that he will be firing me and give the job to Miriam Masia, that the boss likes."

"You could to leave anyway, and show him what you think of it!" stormed Isador.

"I ain't able to leave, Isador. I need the money."

Isador sighed. He was very weary of that cry: "I need the money."

What Isador had said rankled in Yetta's mind. Her conscience hurt whenever she thought of the discharged assistant foreman, who had been forced to go back to a sewing machine in another shop at a reduced wage. She did not like to pass his wife on the street. The men in the shop continued to show their disapproval in ugly

ways, and Anna, too, fell under their disfavor. Yetta could have complained to the foreman, but she preferred to accept the treatment, for it made her own self-reproach less keen. Isador no longer came to take her to nickel shows or for a walk to the lake-front. He passed her with a surly nod—she had disappointed him too much. There were other young men who sometimes took her to the theater or gave her ice-cream soda; but they knew she was using her money to bring her family over and they were careful not to be serious in their attentions. She missed Isador; only once did they come to anything like their old friendly relations, and that was on the evening when Elena Rudin announced she was not going to send home any more money, but was going to save for her wedding to Strunsky, the cutter. Isador seemed to feel that if he had to forgive his sister for treachery to her family he might forgive Yetta for treachery to her fellow workers; but soon he fell back into his attitude of disapproval.

Yetta Makes History

The summer was long and hot. In most ways Yetta's work was harder than it had been and there was news of sickness in the family in Russia. Little Sonia, too, worked more slowly than she had the year before, and often cried at night and wished she were back at school. Anna, working hard at English in the Settlement, discovered that learning was easier for her than work and asked if the family in Russia could not wait two or three years longer while she went to school.

"It's fierce—the way everybody is out for themselves!" said Yetta bitterly to the Rudins.

All summer a spirit of discontent seemed to pervade the Ghetto. Everywhere there was talk of prices going up and wages going down. Stories were told of a firm that had reduced the pay for pockets and of another firm that had reduced the pay of its canvas-basters. In the little shops experienced men were discharged to make way for "greenies," only to find—when they tried to get work in the large shops—that all the places were filled. Yetta had come to know fully the bitterness of the struggle for life in America. She had been used to long years of injustice in Russia; but somehow in America she resented the fact that there were people who were overworked and underpaid, ill and hopeless.

In September her feelings crystallized into action, unpremeditated on her part and yet significant of the convictions that had newly formed within her. The foreman of the seamers announced that there would be a cut of a quarter of a cent on each pair of pants. Yetta could feel the despair and rage rising in the hearts of the girls and men about her.

"It's fierce!" she said to the foreman.

"It ain't right to them."

"What do you care?" he sneered. "If they don't like it they can get out! I ain't running this place to pamper them!"

Yetta did not know what "pamper" meant, but she did know what that quarter-of-a-cent reduction would mean to many of the workers—it would mean hungry babies, whose mothers must leave them to find scrubbing to do. It would mean weddings put off and the pensions of old people in Russia cut down; and it was not fair, for there were as many garments needed as ever. Suddenly Yetta, of the oppressed Jews, felt a spirit of revolt rising within her. She forgot herself; she forgot the family in Russia waiting to be brought over; she knew only that injustice was being done and that if she had been a party to it once she would not be so twice.

She turned her back on the foreman and faced the girls and women huddled before their machines. Of half a dozen different and antagonistic nationalities they were, but united in a mood of despair.

"I quit!" shouted Yetta. "I ain't standin' for this! You could to come with me, girls—ain't it?"

Her pretty face was solemn; her eyes were alight with the martyr's fire. The women took flame from her and all but two or three fled out. The majority of the men went too.

Yetta did not know she was helping to make history, and that all over the city little groups of men and women were doing just as she had done. She did not realize that a great city was going to stand amazed at the fact that, with no interference from a walking delegate, with no previous arrangement, forty-five thousand workers—not

members of unions, mostly foreign, parents and sisters and brothers of hungry little ones—poured out of their factories and shops.

Ignorant of the magnitude of what was happening, Yetta set about looking for other work for herself and Anna. She was lucky enough to get Anna a place in a boarding house on the South Side, where she worked for her board and lodging and was allowed to go to school almost every day.

It was some days before Yetta realized how complete the strike was—just what it meant in hope and in the endurance of hunger, cold and imprisonment. The Woman's Trade Union League and the district council of the United Garment Workers stood behind the strikers. Committees were organized and headquarters were established. Yetta gave up her intention of seeking work; the old people in Russia must wait a while. She offered herself for picket duty; and side by side with a Settlement neighbor she walked up and down before a shop, urging strikebreakers not to work against their brethren.

The processes of life had to go on—the workers and their families had to eat and sleep. Strike-babies were born, even though their fathers had no work. The strikers had no common treasury upon which to draw in their hour of need and the district council endeavored to pay cash benefits as long as their money lasted. Many of the strikers renounced all claim to a strike benefit; but, in spite of their self-abnegation, the money was all gone in less than a month.

Then commissary stations were established, with the strikers themselves as clerks. One grocery firm gave staples at wholesale and sometimes at cost price. A storekeeper gave his services for nothing. Public sympathy provided barrels of clothes and shoes and outfits for the twelve hundred and fifty strike-babies. Merchants gave presents of food at Thanksgiving and at Christmastime. The landlords, though they were often poor men, in all but four cases consented to wait for their rent. Clubs and churches contributed, and speakers offered themselves to rouse public sympathy. The strikers showed themselves capable of heroic self-sacrifice. Yetta took a visitor into a room where a woman lay in bed with a newborn child, surrounded by other little ones. There was neither food nor fuel in the place; but on the bed were two letters from her husband's employer offering, if he would come back and be a strikebreaker, to raise his wage from fifteen to thirty dollars a week!

Just Like Other Girls

"It is not only bread we give to the children," said the wife quietly—"we live by freedom! And I will fight for that till I die—to give it to my children."

The strike went on doggedly. Yetta was suffering like everybody else. She had been obliged to take Sonia out of school and put her to work in a box factory at two dollars and a half a week; for oil and rye bread had to be bought. The parents in Russia could not understand why no more money was coming; they had heard stories of children who forgot their parents in the new land. As it was, Yetta had to borrow a little each week from the Rudin sisters, who were not in the strike; but Yetta's enthusiasm never waned.

She felt as if she could have kept up the strike forever; but, of a sudden, it died and the bargain was struck. Yetta returned to a machine, but not as a forewoman.

"I ain't got the face, with all this, to be a boss," she said to Isador. "I ain't so fierce to get for myself as I was already."

"A strike does people good or bad," Isador said. "It don't leave them as they were."

"And I ain't got such a hate on Italians and them," reflected Yetta.

"When you eat with them other foreigners, and sit on the same benches, and hear the same speeches all about our own business, it ain't possible to hate them," said Isador.

Yetta was feeling the reaction from the struggle. Her own problems weighed on her. She realized that the adjustment of the affairs of her family lay in her hands. There was Anna crying to go on working in the boarding house so she could stay in school; there was Sonia sewing pockets again and also asking for school. There were the parents, inquiring when the promised land should be given them. There was herself, past nineteen, with no husband and no dowry in sight!

"I guess maybe I keep the children in school," she decided, "and let the old folks wait. I am twenty-one before they come."

"That ain't so old," said Isador. "I got to get my folks here too, you understand. It ain't wise for me to say nothink to you yet. Kissink ain't a good thing when there ain't no marrying right away."

"I guess we ain't either of us old," said Yetta shyly, a great surge of joy in her heart. "Ain't it a great country?" she added thankfully.

She had made America her own land, as had so many immigrant girls from other countries. Every one of these women had given quite as much to America as they got; every one had wished to be a good citizen; every one had felt a gratitude for American benefits not so common as it might be in the native-born.

The attitude of contempt which some Americans have toward the immigrant is the survival of the spirit of the conqueror toward an inferior people. We have fallen into the Anglo-Saxon error of measuring all peoples by one standard. It is our shame that we do little to help or protect the immigrants!

They come here believing that individual opportunity usually means the highest wages, irrespective of cost of living, length of hours, kind of living conditions and dangerous or exhausting occupation. Some never can succeed, even with fair industrial opportunity, because they have started too late; but others who might be exploited from the moment they begin their journey here.

In the induction of the adult immigrant into practical citizenship we constantly ignore his daily experience. We also assume that his experience and traditions and customs have no value to us. It has been suggested that we might study these traditions and customs with a view to using them to aid assimilation. We assert that he sells his vote. We forget two facts—first, that, though the immigrants know something of our republican principles, they know nothing of the American political machinery by which we attempt to put into practice those principles; and, second, that the corrupting influences are entirely with the native Americans who buy the votes. Ideals are catching; most of the immigrants come here ready to believe in us and to be true to what we expect of them. If an immigrant's chief experience consists

in living under a landlord boss in a poor tenement, and working under an industrial boss for long hours at a small wage, and selling his vote to a political boss for a dollar—that is no sign that he would not have been honest had we set him the proper example.

And when we permit him to become a citizen—to which he has looked forward perhaps—there is nothing done to make the ceremony impressive, though the Government must have placed naturalization in the hands of the courts so that it might be dignified and solemn. As a rule, court dockets are crowded, calendars days behind, and the judges overworked and in no mood to inspire the new citizen.

Fortunately the consciences of many noble citizens are awake. Some city organizations are trying to induce national protection of the immigrant, but they have not accomplished so much as they hope to in the future. The Bureau of Industries and Immigration in New York and the Immigrants' Protective League of Chicago do what they can to find the friends of the immigrant, to give him industrial information, to get him work, and to redress, so far as may be, his wrongs. There are friendly visitors too, who get in touch chiefly with the women. This is only a beginning, however. There should be Federal supervision of the release of arriving immigrants in the cities and arrangements for their delivery by responsible companies. There should be state registries and state bureaus of investigation, and social centers to bring the girls, especially, into contact with work and with classes where they can get English, civic and industrial training. There should be a system of reliable employment agencies and even free dance halls—for many of the immigrants come here from small towns, where they were used to the open air and fields, and to a free play of physical energy.

These people are not foreigners—they are ourselves! Their children will be our children; and we shall reap through future generations the harvest of the wrong or ignorance in which we have allowed them to exist. Every girl who is sweated saps our energy; every child who is overworked may make a criminal for us. If we will not treat these newcomers as brothers—in justice, honor and even in prudence—we should treat them as Americans.

Editor's Note—This is the fifth and last of a series of articles by Maude Radford Warren.

AUTOBIOGRAPHY OF A HAPPY WOMAN

(Continued from Page 13)

abandoned before the great panic passed. My mother remained in the city to educate us with the income already specified. Not the income but the process of education was the danger zone. There was not a single private school, except convents for Indian children, west of Lake Superior at that time, and my mother had by this time come to the point where, knowing that we should have to go out into life, she wanted us to begin to learn life by going to the public school. Every child in the city was going to the public school, especially above convent grades.

The training in the rough-and-tumble of life was good, especially as we were all old enough to know the evils to shun; but whether with younger children in congested Eastern cities, where finely nurtured youngsters sit side by side with the children of European slums, the same training in rough-and-tumble would be good, I am not prepared to say; in fact, where the numbers are great and the elements highly alien, I am frankly scared of the whole mill process of modern education.

I do not think you can put the human soul in big job lots through an automatic mental sausage factory and have a high average come out. You will have an average, all right, and a uniform product; but where the numbers are great and the elements alien you will have an average down to the mediocre, not up to the brilliant.

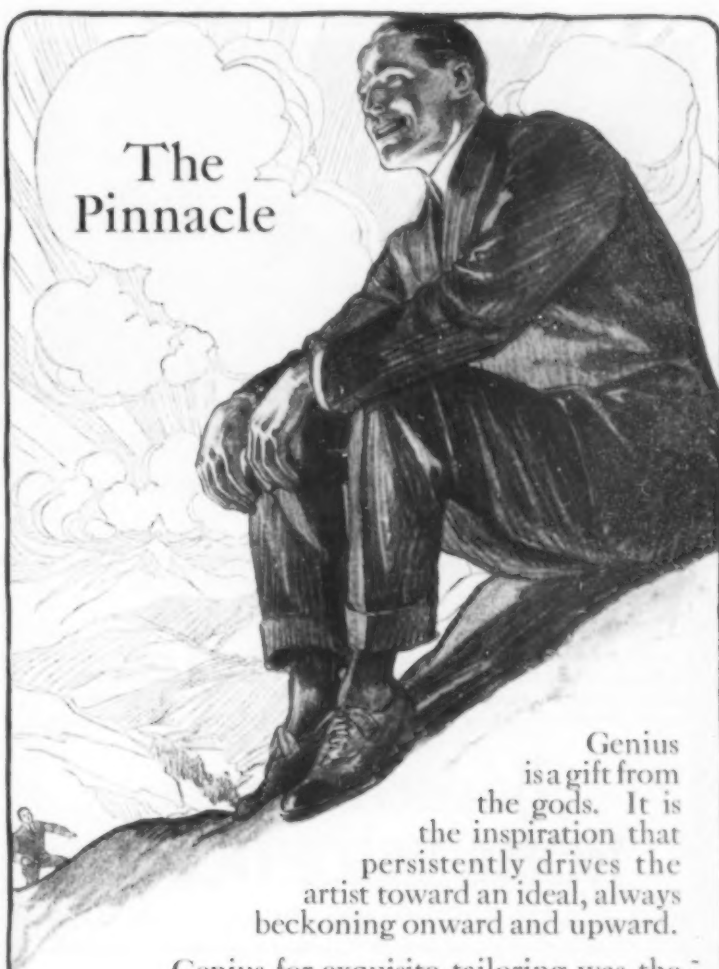
The danger zone to us was not in big numbers and alien elements; it was in the mill process of education, which had just begun. In an effort to make collegiate education serve the purposes of entrance to second-year university and first-year medicine, subjects were piled up in a pyramid that threatened to fall from topheaviness.

We were dosed with Latin and Greek and German and French and English grammar, and statics and hydrostatics, and mensuration and algebra and Euclid, and physics and chemistry and botany, and physiology and physical geography, and Roman and Grecian and English and American history, and English and American literature, and English composition, and three or four courses in psychology—in all twenty-six pass subjects—the very perfection of the mill process in education, which proceeds on the assumption of quantity, not quality; of grind, not growth; of spongelike absorption, not development.

No mind under the sun—much less a child's—could master all those subjects. Only half-baked educators would have attempted such a crazy curriculum. We were loaded with home work like beasts of burden. In such a cram, lessons became a process of hearing—not of teaching; and education a process of cram for a pass—not mastery of a subject. Examination time became a sort of horror ahead.

In the June heat of midsummer we wrote as many as forty pages of foolscap each half-day for two weeks. What was the result? We slurred the subjects we did not like, and crammed a pass, and acquired habits of slovenly thought. We knew the thing was an impossible frame-up—that not a teacher on the staff could have passed the whole twenty-six subjects. And when students went to examination with whole pages of Cicero translated inside their shirt-sleeves we did not think it much of a crime and did not tell, especially as many of the sinners were grown men from the farm, with money enough for only two meals a day, trying to get a pass into medicine or theology.

The Pinnacle



Genius is a gift from the gods. It is the inspiration that persistently drives the artist toward an ideal, always beckoning onward and upward.

Genius for exquisite tailoring was the talent entrusted to the founder of the house of Stein-Bloch. To become the élite tailor to the public was the dream he dreamed fifty-nine years ago.

Stein-Bloch Smart Clothes

have reached the pinnacle of perfection as far as tailoring skill and weaving of fabrics are known today. We say fearlessly—it is impossible at this time to produce garments more superbly tailored, of finer fabrics or of better style than Stein-Bloch Smart Clothes.

The present Stein-Bloch organization is dedicated to maintaining the great name Nathan Stein left in trust.

The Stein-Bloch label identifies the distinctive quality of Stein-Bloch workmanship and is a pledge constantly to devote every available resource to securing greater perfection and a greater right to the confidence of the people.

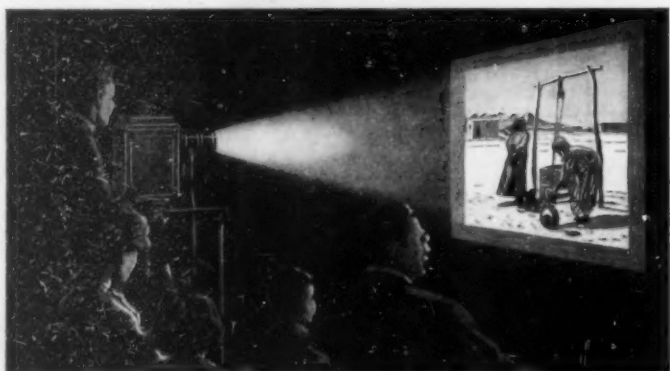
THE STEIN-BLOCH
COMPANY

Wholesale Tailors

New York Fifth Ave. Bldg. Rochester, N. Y. Chicago Republic Bldg.



THIS LABEL MARKS THE SMARTEST
READY-TO-WEAR CLOTHES



Picture machines in the home will now be as popular as talking machines

THE foremost lens makers of America have solved the problem of satisfactorily projecting enlarged pictures from the pictures themselves as well as through lantern slides.

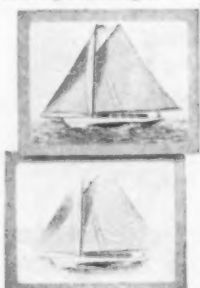
Don't look for this instrument in ordinary toy stores or toy departments, because it is not a toy. Photographic and optical dealers, however, will be demonstrating and selling it this Christmas at a price little higher than has been paid for machines designed to project post cards, etc., but that have proved unsatisfactory because of inferior lenses and poor illumination. The

Bausch and Lomb HOME BALOPTICON

Shows colored pictures, photo prints, type matter or solid objects, such as coins, mineral specimens, etc., with a clearness and brilliancy heretofore impossible except with lantern slides.

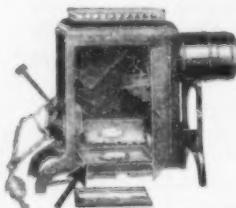
The only popular priced instrument that shows type or reading matter in correct position without the added expense of a reversing attachment, or in which solid objects can be readily shown as well as pictures. You will realize how these two features increase the opportunities for pleasure and entertainment.

The illustrations below show three big advantages:



Pictures clear and brilliant to the very edges like the upper picture, not dull and hazy like the lower.

Type like this — not like this



Note the possibilities of the flat object holder for showing solid objects.

Each outfit includes two adjustable picture holders and aluminum coated wall screen which makes the image many times more brilliant than can the ordinary sheet.

Comparison shows the difference

The Home Balopticon does not compete with low-priced "projection toys," but is made at the lowest possible price that assures efficiency, for those who are able to discriminate and who want the best. In every detail of simplicity, safety and convenience, it is designed and constructed as scientifically as the higher types of projection instruments supplied to colleges, institutes, etc., all over the country by the Bausch & Lomb Optical Co.

That it is the best of all home picture machines will be apparent if you compare demonstrations with any other similar projector at any price.

For LANTERN SLIDE USERS the Home Balopticon can be supplied in a model combining lantern slide with opaque pictures, giving instant interchange between the two.

"Fun—and better"—Free

A book about the possibilities of original home entertainment with the Home Balopticon. If you doubt that this picture machine is to the eye what the talking machine is to the ear, send for this book and read how the Balopticon can be used for pleasure and profit in scores of different ways.

BAUSCH & LOMB OPTICAL CO.
570 St. Paul Street Rochester, N. Y.

Do not smile! Some of the theologs were the worst. They pretended they did not. The meds never did that. They cribbed openly, gloriously, unblushingly. We kids, as they called us Juniors, used to pass slips to them by the mile through the slats in the backs of the desks—remember, these were grown men of twenty-five and twenty-eight, living on one or two meals a day, trying to get a hurry-up pass.

I wanted a hurry-up pass too. I knew what it felt like. I wanted desperately to earn at the earliest possible moment; but, as I still hummed those prayers under the bedclothes at night, I did not cheat. I was trying to play according to the rules of the game. Besides, I was an excellent cram—a prize sponge. I could memorize things as easily as I read and without an effort. That probably came from a long line of university forebears.

I could take my ninety-nine per cent on the subjects I liked and get through by the skin of my teeth at thirty-seven per cent on the subjects I disliked. My health had become so uncertain at this stage that I usually missed the spring and fall terms from colds, which settled on my lungs and simply paralyzed me; so I took three prizes in literature at this time without knowing I had tried for them or that they had been offered.

Any prize that I ever designedly tried for I missed. Those I did not want came to me. Such a jade is Fate! So little should we care whether she smiles or frowns! So securely should we sit on the throne of happiness inside our own souls! I had finished collegiate work a year before I could enter the university or receive a diploma.

And now for definite facts as to that danger zone. I wish I could blazon them in fire across the face of the sky! Understand distinctly, our teachers were hail good fellows. Some of them are our very best friends to this day. I never had a woman teacher and therefore am no judge of the condemnation of the so-called feminine influence on youth at adolescence.

What I am going to say is no condemnation of these teachers. They were victims, as we were, of a mill process. Some of them have passed on to medicine and law and wealth and fame; but the man who did us all most good, who taught us to be thorough and prompt and on the nail, was a dreamer and will never know wealth.

Look at that list of subjects. Which subject added one jot, one tittle, one iota of efficiency for the job of life? You can count the subjects that helped in efficiency on the fingers of one hand. The rest were punk—rotten lumber in the waste spaces of brain room.

Meantime they sapped us of our youth; they sapped us of our strength; they sapped us of nights that ought to have been spent in rest and sheer glee. Fitness for living consists of more than bookish cram. It consists of knowledge of life. Which of the subjects gave us knowledge of life? Let me set down some facts about that class.

Education's Danger Zone

A poor Norwegian, who had come in from the country and literally walked through every curriculum, died of brain fever just as he finished.

The two men who gave promise of being the most brilliant meds died in their first years as hospital internes after graduation. They had no strength for the risks of the diseases to which they were exposed.

The man who was our star classic and a football player is today a hopeless drunkard. He went from college so depleted of reserve strength that he could never work under stress without a stimulant.

Our prize theolog went insane in his twenty-eighth year.

The man who went from us to the big Eastern university and there won the scholarship that sent him abroad contracted tuberculosis and died, just as he took his doctor's degree, in his twenty-fourth year.

The woman who went from us to a gold-medal career in the East, and from the East to Germany, I did not meet until fourteen years afterward, when she was married and had a family. Her face struck me as sad and dissatisfied with life, though I knew she loved devotedly both her husband and her children. Later she told me that the strain of those early days had given her such sleepless habits that she had been compelled to use a light drug. The drug had so completely destroyed the power of carrying consecutive thoughts in her mind

that she could no longer read a verse of poetry or a page of history and know what it meant. She could not carry the thought of one line forward to another.

Those happen to be the cases that I personally and intimately knew out of a class of, say, one hundred, of whom a dozen were girls. For myself, it was then that I began the undermining that brought a smash of lungs at twenty and that left habits of restless wakefulness until four in the morning—habits that took me until I was twenty-six to overcome.

The mill system put a premium on stolid stupidity. It wore the willing ones out and left the skulkers with fresh zest for life. That is why I sometimes think stupidity is more criminal than sin. You can stretch elastic only so often before it fails to come back on the rebound; and I am not sure that the process even taught us concentrated effort.

That is not the worst indictment of the danger zone, however. The habits you form from twelve years of age to twenty, you form for life. What habits were we forming? Habits of rush, crush, cram, instead of thorough mastery.

Especially regarding women: The fact that a woman gives of her strength potentially and really to the creation of a new race does not necessarily imply that she is constitutionally weakened thereby. Health statistics prove the opposite. Except in the actual creation of a new race, life-insurance figures show that her chances are greater for long life than a man's. But here is the point in the danger zone to the girl during this crush, rush, cram period: Her brother goes camping by way of holidays, goes tramping, goes shooting, goes to the woods, kicks a football, plays baseball, spends four or six hours a day outdoors and two or three weeks a year in the wilds. How many hours a day does the average girl spend outside? I leave the question unanswered.

A World for Men and Women

Is it any wonder she comes to her twenties with nerves—he to his twenties with nerve? She comes to the job of life peeved. He comes to the job of life powerful. She is languid. He is alert. We blame sex for it all. Has sex anything to do with it at all? Is it not another by-product of our fool mill system? That is my great indictment of the danger zone for the girl who is to acquire efficiency for the job of life.

There were compensations, however, in the raw, crude new West to which we had come, in spite of half-baked educational theories that loaded us like beasts of burden with work when we should have played. There were compensations even in the general hardihood.

We were all alike poor. It was not a manless world. There were ten men to one woman. I can imagine nothing worse for a girl than the ashen-gray, ever-narrowing feminine existence of a world where there are no men to jolt her out of herself—such an existence, for instance, as that of certain operatives and office hands in Europe, where the sexes are—I believe the word is segregated; as though God Almighty had made a mistake in making both men and women; and where as many as one thousand girls work year in and year out without passing a word with any man but father or brother. An English girl actually told me that she had worked as copyist in an insurance office for fifteen years without meeting a man in her work.

And I can imagine nothing worse for boys than a gruff, bass-voiced world where no women come. The unknown world will always be peopled with imagination, fancy figures, which may be good or ill, wise or foolish. Some of the saints have had a bad time of it, you know!

The best cure for a girl crazy for men's attention is to give her such a surfeit of it that the novelty wears off and she acquires some discrimination—some power of choice and rejection, we shall say; and that was what every girl in the West could have had at that period, unless she were such a fool that she reversed the process—when the man—wise fellow—exercised the power of discrimination and rejection.

I have known of women who have heard of this feature of Western life and come out from Europe hungry-eyed—and yet have gone back without any fool gudgeon on their strings. Why? Because the West does not go in for lassoing anything but cattle—frankly, that is the only way I can answer.

A man knows that a woman who has to pursue men for either attention or a husband

has something so undesirable about her that men have not pursued her. The woman who has a frown at life because she is single would have two frowns at life if she were double. She wears the sign of her own damnation on her forehead.

Then, life on the frontier West at that time had many features resembling life on the open meadows—there was no *index expurgatorius*. You saw things as they were—not glozed. It was a land where people came without a past. That loosening of all ties to the handicap of a past has a curious effect on different natures. To the handicapped nature set suddenly free it was the giving of wings for a future. To the base nature, set free from the restraint of old home surroundings, it was like the sinking of a stone to the bottom of a cesspool.

Life in a New Land

Men and women found the level of their intrinsic worth—and found it with terrible swiftness. The precipices of life in a raw, crude new land are unfenced and unconcealed. You know where to shun them, or where to go over if you are anxiously looking for a place to break your neck; but I do not think you confuse values as you do in an older land. Vice seems to walk unclad and brazen in a new country. Smug respectability has not yet wrapped whited garments round sin, and the thing you see is not pleasant to contemplate. It has an ugly face that you shun; and I think there is not so much danger to youth as in older communities, where the same thing is concealed.

We saw all these things as youngsters and knew what they meant. Perhaps it was part of the training to take life without a blink and know things as they are.

Vaguely I had had in mind during my school course that by some magic I should get money enough to go off for a course in Europe to qualify for one of the professorships the universities were just beginning to give women.

Meantime I was a year ahead of things—a year too young to get the diploma of admittance to college. If I had dreamed there was any way by which a woman could have earned her living out-of-doors I never should have thought of teaching for a moment; but those were the days when half-baked educationalists superciliously referred to manual labor as off caste.

The lines of caste drawn between the different vocations that a woman could choose were harder and faster than the ancient fooleries of the East. Civil service put you among the elect. Nursing was desirable and never hurt you socially. Office work—if it were a well-known office—came about third. Teaching ranked about midway between brains and hands.

Joyfully joking—was it not?—when you look back on the various little stepladders on which Western women, who kicked the Chinese boots off their feet, climbed timidly and fearfully up and out of cellars of despond to new, big upper arenas of opportunity and freedom and service!

At the bottom rung of the ladder there was tramping of cruel little feet on the hands of those coming up; but at the top of the ladder, out on the big new arena of opportunity and freedom and service will the same lines of caste remain drawn fast and hard? I think not. I think I see them being rubbed out every day. The new service, the new freedom, and the vista of opportunities that have no bounding horizon are bringing about a curious new valuation of vocations.

The women who can produce things that stand for plus—whether babies or books, pictures or potatoes, happiness or hats—can command their own price in cash and joy in this world. This does not mean that there will not always be distinctions—the ups, the halfway-ups, the downs, the no-goods, the pretenders, the fit, the unfit and the feckless; but it does mean that the new day of women in a world arena has compelled new valuations.

For instance, I know of women—they called themselves gentle-women; I trust they were, though I never found much gentleness in their judgments of other women—who pulled political wires and studied for civil-service examination, and almost broke their necks to get what they called a government position, where the beginner's salary never exceeded thirty-six dollars a month and the highest salary could never possibly be more than seventy-five dollars. They would have scorned—I hope the day will come when women will never blister

their tongues with scorn—and execrated the very thought of what they called a shopgirl's existence.

Yet, in that pioneer city, youngsters went into shops with their hair in pigtailed tied with shoestrings—went in at wages far below the much-vaunted minimum wage; studied and fought and worked their way doggedly up until they became foreign buyers for big firms at salaries of from five thousand to seven thousand dollars a year, with two trips to Europe and all expenses paid.

There has been a transmutation of values in spite of the lines of caste; and the woman still sitting inside the line of caste is the one with a curious vinegar wonder as to what life is about. We may like it or lump it! The transition is here and the transmutation of values is here; and perhaps some of us dream of a day when those on the new arena of service and freedom and opportunity will stand shoulder to shoulder, an army of workers with their faces to the light, and march shoulder to shoulder, to whatever dawn destiny may unroll.

It was while turning over in my mind what to do that a letter came from a former Senior classmate. That is the way life always is. We are turning over in our minds what we shall do—and life gives us a little push on the shoulder, or winks at us, or blinks at us, or beckons through an open door to nowhere; and in we sprawl, hit or miss, glad or sad, willy-nilly, pursued by only one shunless shadow—our own personality—as blind to the future as a new-born baby.

The friend was teaching a little country school at the very back of beyond—only ten miles inside the outermost post of settlement. She was ill. I was under age and could not get a diploma; but by a fluke in the law a substitute was permitted special arrangements. Would I substitute and finish her term from August second to December twenty-third?

Would I! The salary was fifty-five dollars a month. I did not walk to get the permit from the authorities. My feet were winged. If this were Fate beckoning I chased her; and she seemed as rosy-hued as the wonderful prairie sunsets that set the whole sky in a riot of wine and fire.

As I walked down the street to leave early on August first—there were no street cars yet—I turned. My mother stood in the doorway shading her eyes from the sunrise. I waved. She only lifted her other hand and let it fall. I had a horrible suspicion she was hiding tears. "You were so young," she afterward told me, "that I went upstairs and prayed for your safety! There was only one thing I was thankful for—that it was not a big city where you were going."

What of the millions of young girls who do go to the big city—who must go to the big city or starve—whose prayers fend off the harpies and the hells? God feedeth the young ravens; but when these ask for bread, do they get a stone?—for meat, do they get a serpent?

The Beckoning Hand

I never hear the prayers of a Sunday-morning service ascend to the dome of the church roof in a big city, but I think of the attic dwellers, and the tenement dwellers, and the back hall-room dwellers, youth imprisoned in the city flat, feet enmeshed in an economic net, whose beings wither for lack of the spiritual sunlight and joy that churches ought to be feeding out to them.

At the station was a school-friend with a bunch of sweet peas easily as big as a tub—I have some of them yet, pressed in those old Proverbs that I tried to use for my pilot chart. She played the violin and the piano wonderfully—let all the music of her shrinking soul out at her fingertips; but she had been trained with the words "I can't!" on her lips. She had been diligently, conscientiously, persistently trained by a weak mother to the belief that, because she was a girl, life would require nothing of her; that being a girl was a disability physically under which she must sit down hopelessly; and the wind would be tempered to the shorn lamb. But that is just the point—the wind is not. It is when the lamb is shorn that you can bet on the wind cavorting itself like seven devils.

Yet she was the favored one of our class that year; and she sent me out on the trail of life happy, because I knew the fragrance of that great bunch of flowers typified the love of friends following me.

Editor's Note—This is the second of a series of articles giving the story of a Happy Woman. The third will appear in two weeks.



"The New Model is *Fine!*"

Adjustable for
All Beards

BY mere upward pressure on the adjusting lever at the back of the razor, you set the guard for a close, medium or light shave, whichever you desire.

This new adjustable feature—the 500 Shaves from 12 Blades Guarantee—the ease of stropping—the comfort of shaving with a keen blade every day—all these advantages place the AutoStrop Razor in a class of its own—beyond the reach of comparison.

Dealers sell on 30 days' free trial. Get an AutoStrop Razor today and be convinced.

AutoStrop

SAFETY RAZOR

Strops Itself

AutoStrop Safety Razor Co., 327 Fifth Ave., New York. Toronto, London

On sale at all dealers. Price \$5. Send for catalog showing fancy and travelling sets.



Respect and Appreciation

THE West consumes *more* automobiles and *more* Overlands than all the rest of the world put together. Today 65,000 Overlands are giving satisfactory service on American farms and ranches. And if ever an automobile must "*deliver*" it's on or around the farm.

A large percentage of our 1914 output of 50,000 cars will be bought by American agriculturists—the men who are substantially the backbone of America.

One of our largest western distributors has contracted for 5000 Overlands. This is significant and typical of the west. He would take *more* if we could supply them.*

The American farmer is practical work and requires equipment for both his work and pleasure or business he exercises judgment; and buys with a very

This is the calibre of men—*buying them faster than*

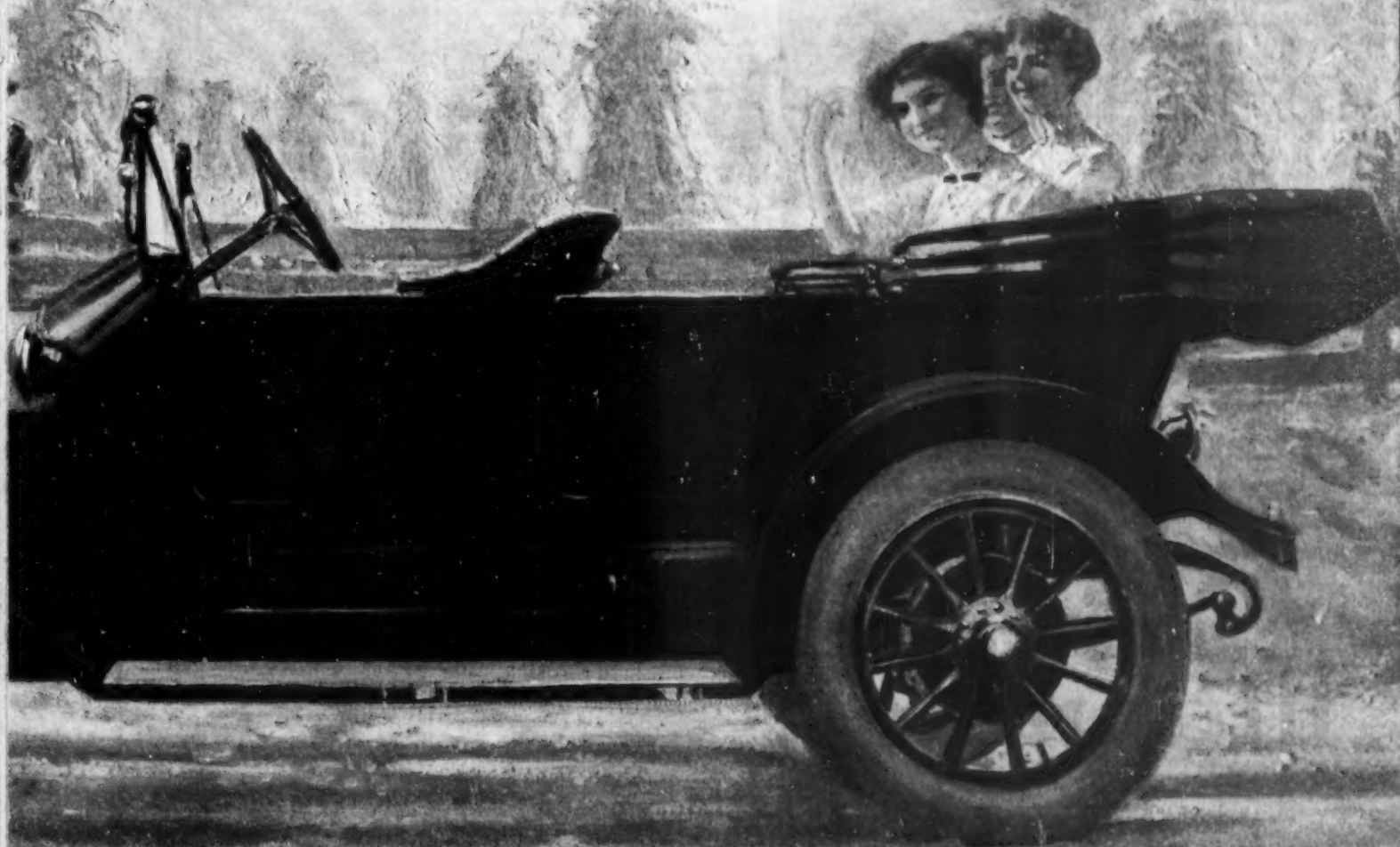
Take your tip from the never regret it.

In our 1914 model we have again *decreased* the price

The motor is larger—but

The Willys-Overland

Overland



ec: iation from the West

a practical man. He does a practical and reliable equip- his play. Whether it's for rises shrewdness, *keen* judg- a very high degree of intelligence. who are buying the Over- *ian we can make them.* American farmer! You will

ive again *increased* the value e.

the price is lower.

The wheel base is longer—*but the price is lower.*

The tires are larger—*but the price is lower.*

There are electric lights throughout—even under the dash—*but the price is lower.*

It is magnificently finished in dark Brewster green, with running boards and wheels to match, trimmed in polished nickel and aluminum—*but the price is lower.*

Then there are such high grade finishing touches as Timken bearings, a jeweled Stewart Speedometer, a larger steering wheel and deeper upholstery.

It would pay you, no matter where you live, to investigate. Handsome 1914 catalogue on request.

\$950

Complete

f. o. b. Toledo

With Gray & Davis Electric Starter and Generator—\$1075

35 H. P. Motor
Timken Bearings
114 inch Wheel Base
Cowl Dash

33 inch x 4 inch Tires, Q. D.
Turkish Upholstery
Electric Lights
Clear Vision Windshield

Storage Battery and Ammeter
Mohair Top and Boot
Stewart Speedometer
Electric Horn

Canadian Prices:
f. o. b. Toledo

\$1250 Completely equipped. Duty paid.
\$1425 with Gray & Davis electric starter and generator. Duty paid.

Company, Toledo, Ohio

Spontaneous Expression



Why
Manualo
Music is
so full of it

DRAWING the bow over a violin string does more than make the string sound. At the same time and through this same action the performer puts the desired expression into the note by giving the bow stroke the proper strength, speed and style.

Forcing a blast of air over the vocal chords does more than produce a vocal note. At the same time and through the same action the singer puts the desired expression into the note by giving the current of air the proper force.

Striking a piano key does more than make a piano hammer strike a string. At the same time and through this same action the pianist puts the desired expression into the note by making the finger strike with the proper force and accent.

So with all personally played musical instruments, the human action which makes each note sound also puts the desired expression into the note.

The operation and the expression are inseparable.
The same mental impulse and the same muscular energy accomplish both.

The expression never has to be prepared for, ahead of the operation. It never requires distinct muscular action of its own. That is why the expression is spontaneous, instantaneous, complete.

It is for identically the same reason that the music of the

Baldwin Manualo

The • Player-Piano • that • is • all • but • human

is just as full of spontaneous, satisfying expression as that played on a violin, a piano or any other musical instrument.

A stroke of the Manualo pedals does more than make a note play. At the same time and through this same action the performer puts the desired expression into the note by giving the pedal stroke the proper force and accent.

When you want volume, forceful pedaling on the notes to be loud instantly makes those notes loud. When you want softness, gentle pedaling on the notes to be soft makes those notes soft. When you want certain notes to stand out above the others, accented strokes of the pedals on those notes accent the notes the same as if struck by hand.

The expression of each note goes right along simultaneously with the pedal stroke which makes each note sound. The expression does not have to be anticipated and prepared for in advance and it does not require separate attention. The same mechanism, the same feeling, the same thought, the same energy accomplish both operation and expression at one and the same time. That is why Manualo music is so full of brilliant contrasts, crashing chords, perfect crescendos and diminuendos—in short, so full of hand-played effects. That is why the expression is always as spontaneous, instantaneous and complete as the expression in the music from any personally played instrument.

The Manualo Booklet gives in further detail the reasons for this wonderful simultaneous control of operation and expression. Send for a copy to the nearest address.

The Baldwin Company

CHICAGO 323 So. Wabash Ave.
LOUISVILLE 425 S. Fourth Ave.
INDIANAPOLIS 18 N. Penn'a St.
ST. LOUIS 1111 Olive St.
DENVER 1626 California St.
NEW YORK 366 5th Avenue
SAN FRANCISCO 310 Sutter St.

BLOOD WILL TELL

(Continued from Page 11)

get about she patiently assumed the task of feeding, clothing and sheltering the two elder sisters of Jacob Barrows, Jr., and Jacob himself. There seemed to be only one thing that she could do—scrub.

Mrs. Winter came forward at this point and offered her a position. For a year Mrs. Barrows presented herself nightly at the Winter house and helped clean downstairs while the inmates slept upstairs.

Mrs. Winter's establishment was noted as a model of its kind; matters were so arranged, under a poor relation who acted as housekeeper, that the Winter family never by any chance saw the coarse work of cleaning. The housekeeper had special instructions to treat this scrubwoman kindly and to let her keep her baby in the house while she worked. Mrs. Winter inquired several times how the mother and child were doing.

The housekeeper always answered that they were doing nicely—though as the months went on she said it with small heart. And at last she came out with the truth—which, she informed Mrs. Winter plainly, had to be told: Mrs. Barrows was a dangerous person to harbor in the house. She was lightfingered. She stole! Small things had been missed. The butler had set a watch on her and found six silver spoons wrapped up in her shawl.

"If that is the case," said Mrs. Winter, looking up from a report of the Society for the Amelioration of the Conditions of the Poor, "she will have to be dismissed, I suppose. We cannot take chances. And still"—Mrs. Winter dropped the report to her lap and seemed for the moment to center her mind on the topic—"still, I have peculiar reasons."

"Exactly," replied the housekeeper; "but I'm thinking as much of little Robert as anything. Suppose she felt herself privileged—suppose any harm should come to him?"

"Goodness!" exclaimed Mrs. Winter. "I hadn't thought of that! Very well! But give her two months' wages in advance. I suppose I've done enough when I don't prosecute." Mrs. Winter resumed the report of the Society for the Amelioration of the Conditions of the Poor. "By the way," she added as the housekeeper turned away, "you might take her address."

Mrs. Winter, you see, did not intend to dismiss all thought of Mrs. Barrows with this curt dismissal of the Barrows corporeal body. To her rule of refraining from direct gifts she made an exception at Christmas-time. She kept up the good old Yuletide custom of visiting the poor with clothes and turkeys and Christmas boxes and candy.

Thereafter, when the season of good will arrived, her carriage—later her automobile—stopped at the door of the Barrows tenement while she left a box of good things. As young Robert Van Loon Winter grew to years of understanding she took him along on these expeditions, that he might learn lessons of philanthropy; so, now and then, young Robert saw young Jacob; once they were even permitted to play together for a few minutes and got on famously.

That was before Robert Van Loon Winter went away to the exclusive private school his father had attended before him. Thenceforth his holidays became so crowded that he had no more Christmas visits. In this period, also, Mrs. Winter found herself much preoccupied with social and charitable work. Rather against her impulses she gave up her custom of Christmas visits, delegating the task to her butler.

In his first year the butler found that Mrs. Barrows had moved—no one knew where. Since the undelivered Christmas baskets figured as part of his perquisites, the butler made no superhuman effort to find her; so Mrs. Barrows drifted out of any touch with the life of Mrs. Winter and of Robert Van Loon Winter.

As time went on and Robert Van Loon Winter passed from his exclusive school to an aristocratic dormitory at Harvard, it became apparent that he would become a larger figure in American finance and American society than any one dreamed at his birth. By a combination of good fortune and an ability that blossomed late the elder Winter pushed himself to the very front of the stable American banking interests; and then, while Robert Van Loon Winter was a Sophomore, he died, leaving his fortune in trust for this son by involuntary adoption.

The family council decided to let Robert finish out his college course. It was early,

Uniting Beauty and Good Service

QUICK-PRESSION

Faucets are pleasing to the eye; they add to the refinement of a bath-room or lavatory.

What's more, they are radically different in construction, proven right by five years of phenomenally successful use, and guaranteed to do what the ordinary type of faucet cannot do.



Open and close quickly and easily. Work without leaking, rattling or thumping.

Last for years and years without repairs.

Till Quick-Pression was invented, faucet makers were unable to combine those three things in one faucet.

Write for interesting, free booklet, "Faucet Facts," and ask your plumber to show you Quick-Pression Faucets. Always look for the name and guaranty tag.

The Central Brass Mfg. Co. of Cleveland
Originators and Sole Manufacturers of
Quick-Pression Faucets
6119 Cedar Ave., S. E., Cleveland, Ohio

QUICK-PRESSION FAUCETS

Investment Cornerstones

It is not enough to confine your purchases to good securities if your aim is assured income.

When you diversify your investments among different classes of corporate enterprise, the law of averages, which is the basis of savings bank investment policy, protects you.

For \$250 we will buy for you a selection of securities comprising one share of a standard railway system, one share in a great industrial organization and a \$100 bond secured on a great steel plant.

We have made up other symmetrical selections in amounts of \$250, \$310, \$460, \$550, \$623, \$754 and \$958.

Our Investment Department will give you specific advice concerning any of these amounts or we will make up an individual selection for you.

Send for List T

John Muir & Co.

SPECIALISTS IN

Odd Lots of Stock

Members of New York Stock Exchange

MAIN OFFICE—74 Broadway
Uptown Office—42d Street and Broadway
NEW YORK

CASH FOR OLD GOLD

Silver, diamonds, watches, gold jewelry, platinum, blue teeth, new or broken, any quality. We send full value the day goods are received, and if our offer is not satisfactory we return the goods at our expense. All transactions strictly confidential. We also sell diamonds, rubies and jewelry at half the retail price. Write for catalog. Established 1899. Bank reference on request. Liberty Refining Co. 431 Liberty Ave. Pittsburgh, Pa.

Everwear TRADE MARK Guaranteed Hosiery FITS ALL FEET

Durability, of course, is important in hosiery. But comfort, too, must be considered. The knit-to-fit shapeliness of Everwear Hosiery insures perfect fitting of any foot, therefore neatness and genuine comfort. Style plus utmost durability is woven into every pair.

GUARANTEE WITH EVERY BOX

A written guarantee—positive, specific, insuring you six months' wear of six pairs without rip or hole. A new pair for every pair that fails to live up to the Everwear Guarantee.

Improved Silk Lisle
Six Pairs of One Size in a Box—
Men's—\$1.50; finer grades
\$2.00 and \$3.00 a box. Colors:
black, tan, gray and navy.
Ladies—\$2.00 and \$3.00 a
box. Medium weight. Colors:
black, tan and white.

Silk—3 Pairs in a Box
Guaranteed to wear three
months. Men's, \$2.00;
women's \$3.00. Colors—
same as the silk lisle.

Children's Egyptian Cotton
6 pairs in a box; guar-
anteed 6 months' wear.
Sizes 5 to 7½—\$1.50
a box; 25c a pair.
Sizes 8 to 11—\$2.00 a
box; 35c a pair.

By Parcel Post Prepaid if your
dealer hasn't them. State size,
color and quality wanted and
resuit with order.

Everwear Hosiery Co.
Dept. 11, Milwaukee, Wis.



See this short bosom in
the

Emery Shirt

For the man who wants stiff
front dressiness with negligee
ease and comfort.

Made with the same care and
exactness as every Emery Shirt.
And carries the Emery Guarantee
of Fit, Color and Wear. A new
Shirt for One That Fails.

Price, \$1.50 up

It's to your interest to look
for this label on shirts

Write us for "Emery Style Book,"
a guide to correct dress.

W. M. Steppacher & Bro., Makers, Philadelphia
Offices also: New York, Chicago, St. Louis

as yet, to tell whether he had inherited his father's ability, the family council said. All they could tell was that he seemed to be a credit to the stock. True, in his features and minor traits of character he seemed minutely to resemble neither his father nor his mother; but he was the living image of that paternal great-great-grandfather who signed the Declaration of Independence and whose portrait by Peale was a family treasure.

Robert was in his Junior year when he began to show leanings toward independent thought, and the first manifestation of this tendency amused the Winter family. His mother had sent a tutor to college with him—a scholarly young man of good birth but poor worldly circumstances. Now this tutor, it happened, was an enthusiast over Egyptology. He dreamed of the day when he should inherit from a remote relative and go excavating for himself.

Up to the limit of his slender means he collected Egyptian scarabs. He infused his pupil with some of his own enthusiasm. Robert Van Loon Winter succeeded in persuading the family to let him go to Egypt during the vacation between his Junior and Senior years. There, under the advice of this tutor, young Robert laid the foundations of a collection that has since become famous.

His relatives looked with varying emotions upon this peculiarity. His Uncle Van Loon, who rode to hounds, and who at fifty still played a dashing, aggressive, forward game of polo, declared that he hated a mollycoddle and was for chucking the tutor.

Mrs. Winter, on the other hand, declared that she would rather have Robert collecting scarabs than cultivating a taste for dangerous pleasures. In these days, she pointed out, every gentleman of means collects more or less. He would lose his excessive enthusiasm of his own motion. Between the two counsels young Robert went his chosen way.

The year after he was graduated from college Robert passed the winter in New York, assuming some of the minor responsibilities of his station that he might prepare himself for that major responsibility which would arrive when he should come of age. It was during this period that he had a talk with the head chauffeur of the Winter garage.

"While I think of it, sir," said the chauffeur, "there's a man named Barrows been round asking for a job. I thought you might want to know about him. He says that you and he were born at the same time in the hospital, and that Mrs. Winter used to visit his mother, in the way of charity."

"Why, yes!" exclaimed Robert Van Loon Winter. "She used to take me along—tenements and all that. Certainly give him a job and let me know how he's getting on."

Robert Van Loon Winter had made his second trip to Egypt before he interviewed the head chauffeur again. He had forgotten all about the case of Jacob Barrows; but the head chauffeur introduced the subject.

"How is he doing?" asked Robert. "Sorry to say, sir, he's not with us now," replied the head chauffeur. "I took the responsibility of discharging him, sir. We had him on one of the touring cars and he wasn't a bad driver; but he behaved—irregular. I'd have discharged him long before if you hadn't been responsible for his place in a way of speaking. One day the police came in to see me. We just escaped a scandal, sir. He belongs to one of those East Side gangs and they were getting ready to rob a jewelry store—in our car, with him driving!"

Robert Van Loon Winter whistled. "That was a close shave!" he said. "It didn't get into the papers?"

"No, sir; nor into court," said the head chauffeur. "Your lawyer saw to that—and a pretty time we had of it! Of course they were working to avoid dragging your name in, and it looked for a while as though Barrow would get off; but it was arranged that he should plead guilty and take a term in the reformatory instead of the penitentiary."

"I'm sorry," exclaimed Robert with genuine feeling. "How did he ever come to such a pass?"

"The detectives looked into that," said the head chauffeur. "They found that he'd become a pickpocket quite early, sir—bad family and the East Side you know, sir. They found that Mrs. Winter employed his mother once and had to discharge her for stealing silver spoons!"

"Oh, was that his mother?" asked Robert Van Loon Winter. "I think I've heard my mother speak of the case. Well! well! Blood will tell, won't it?"



You Find the True Spirit of Christmas in

the Ingersoll Dollar Watch



MEASURE your gifts
by the pleasure and
service they give—and your
mind will turn naturally to
watches—and to Ingersoll's.

Childish faces light with pleasure at the tick of an Ingersoll on Christmas Morn, and older folks appreciate them just as much.

An Ingersoll is a sane and sensible gift—the nature of which cannot be measured by price. It is the sincerest of remembrances, an intimate daily companion and consultant.

Think how many of your friends you can please with an Ingersoll—there is a model just suited for each one of them.

The five models are:

"The Watch that made the dollar famous"	\$1.00
The Eclipse—a thin model for men	1.50
The Midget—a model for women and girls	2.00
The Junior—a small thin model watch	2.00
The Wrist Watch—for men and women	2.50

Every one of these Ingersoll models is covered by the same guarantee that has backed the 33 million Ingersolls which have gone before.

No matter where you go you will find one of the 60,000 Ingersoll dealers near you, and a complete line of Ingersoll watches at a standard price.

Send for the Ingersoll booklet, "Pointers"—it's free.

Robt. H. Ingersoll & Bro., 21 Ashland Building, New York

Grape-Nuts

Held in the Hand—



Reveals, on the outside of the granules, shining crystalline particles of a peculiar sugar—not put there, but developed by the diastase of barley and long baking.

This world-famed food is made of whole wheat and barley. The barley contains the starch-digesting principle—diastase—which is similar to one of the digestive juices of the body; the one which changes starch into sugar.

This sugar requires no further digestion—is quickly taken up by the blood and constitutes real food.

Grape-Nuts food is, therefore, well on the way to complete digestion as it comes fully cooked, from the package.

Its rich, nut-like flavour (enhanced by good cream) arouses a normal appetite. This promotes normal nutrition.

The body and brain-building elements of Grape-Nuts, together with its easy and prompt absorption, have made it a popular "food for all classes"—from infancy to old age.

"There's a Reason"

Postum Cereal Company, Limited
Battle Creek, Mich., U. S. A.

Canadian Postum Cereal Company, Ltd.
Windsor, Ontario, Canada

THE BOSSED RAILROAD

(Continued from Page 7)

who were also friends and directors of the New Haven road, had whispered something in its ear seems doubtful.

Well, the New Haven road kept at work in Massachusetts for permission to buy back the Boston & Maine stock it had thus disposed of to Mr. Billard, and the next year the Massachusetts legislature acceded to its wishes by authorizing the creation of the Boston Railroad Holding Company for the special purpose of buying and holding stock of the Boston & Maine road—stock of the Boston Railroad Holding Company to be held, in turn, by the New Haven.

Having cleared away all legal obstacles, the New Haven was ready to take back the Boston & Maine stock it had sold to Mr. Billard. You might suppose it would do that by simply handing back to him the demand note for two million seven hundred and forty thousand dollars he had given when he purchased the stock and by paying off his eleven-million-dollar note at the Wall Street bank—and then possibly compensating him for his friendly services with whatever amount seemed equitable.

Nothing so simple-minded and child-like as that, however, would fit into the general scheme of New Haven finance; in fact the New England Navigation Company repurchased the Boston & Maine stock from Mr. Billard, not at one hundred and twenty-five dollars a share, but at one hundred and fifty dollars a share, giving him a series of gold notes amounting to sixteen million dollars and a quarter, and a hundred and twenty thousand dollars in cash. But these were not its own gold notes. That would be quite too direct and amateurish. They were the gold notes of the New England Investment and Security Company, which again, like the New England Navigation Company, was only the New Haven road under another name.

This Boston & Maine stock, you remember, was in hock at the bank to secure Mr. Billard's eleven-million-dollar note; so the New Haven paid off that note at the bank, with accrued interest and about thirty thousand dollars commission to the bank. Then the Boston & Maine stock was turned over to the Boston Railroad Holding Company at one hundred and forty dollars a share, payment being made in bonds and stock of the holding company. This transaction, you see, showed a loss of ten dollars a share, which was debited to that Capital Reserve Account which had been created by marking up the book value of the stock from a hundred and sixteen to a hundred and twenty-five dollars a share.

Mr. Billard's Neat Profit

When an outside expert accountant got at this transaction he figured out that Mr. Billard had made a profit of two million seven hundred thousand dollars, because he had bought the Boston & Maine stock from the New Haven at one hundred and twenty-five dollars a share and sold it back at one hundred and fifty dollars a share.

But Mr. Mellen and Mr. Choate, on behalf of the New Haven directors, vigorously objected to this deduction. They pointed out that the gold notes which had been given to Mr. Billard bore only three per cent interest for the first five years, four per cent for the next five years, and five per cent for the last five years; so that they were by no means worth par. Mr. Mellen declared that on a just valuation of the notes it would be found that Mr. Billard had made no excessive profit out of the transaction.

However Mr. Billard presently incorporated himself as the Billard Company and issued some notes similar to those that had been given him in payment for Boston & Maine stock, and the New England Navigation Company bought two million dollars of these notes for cash at par. There were some other mysterious transactions between Mr. Billard and the New Haven and its sub-concerns. Whether any outsider really understands them all or can give an intelligible guess at the reasons for them I am unable to say.

My own impression of the whole Billard episode is that it was a game of beanbag. Did you ever see that game? Several children stand round the sides of a room, with one in the middle. Those at the sides toss a bag of beans from one to another, the object being to prevent the child in the middle from ever coming within reaching distance of it. In the New Haven-Billard

game the stockholders and the public, of course, represent the child in the middle—while the beanbag, containing an amazing assortment, cash and securities, is deftly tossed from one player to the other over its bewildered head. If a peck or two of beans happened to be spilled on the way, why bother about it? From the point of view of the players there were plenty more beans where those came from.

This Boston Railroad Holding Company, which in effect is another name for the New Haven, made other extensive purchases of Boston & Maine stock, paying above one hundred and fifty dollars a share for much of it. Formerly the Boston & Maine road paid dividends of nine and ten per cent a year. From 1901 to 1909, while these purchases were going on, it paid seven per cent dividends; but, as New Haven's purchases of the stock increased, the dividends fell off, dropping to six per cent in 1910, five and a half per cent in 1911, four per cent in 1912, and nothing whatever in 1913. Even the dividend on the preferred shares has been suspended. So here the New Haven has another thirty-odd million dollars invested in a property that is bringing no return, while the New Haven is paying six per cent for money. Also Boston & Maine stock may now be purchased at about fifty-seven dollars a share, or much less than half what New Haven paid.

A Tangled Skein of Finance

The New Haven road invested a great many million dollars in New England trolley lines. One instance will have to suffice: Some capable Philadelphians, in partnership with ex-Senator Aldrich and others, acquired an extensive trolley system in Rhode Island and organized the Rhode Island Company in that connection. How much water there may have been in the capitalization when the Rhode Island Company was organized, I do not know; but it was not enough. So the Rhode Island Securities Company was organized and two million dollars of Rhode Island Company stock was converted into twelve million dollars of stock and three million dollars and a half of bonds. Presently the New Haven came along and purchased the Rhode Island Securities Company for just a little short of twenty million dollars in four per cent debentures.

These debentures, of course, were not issued directly by the New Haven. Nothing must be done directly! They were issued by the Providence Security Company, whose capital stock was owned by the New Haven, and were guaranteed by the New Haven. It was evident at the time of this purchase that the trolley lines would not earn enough to pay the interest on the debentures.

Said Mr. Mellen: "We could not see how it would be possible for the Rhode Island Company to pay interest on the securities issued. We haggled over the terms a good while. Finally the Rhode Island Company stockholders"—that is, the persons who were selling the property to the New Haven—"put up a guaranty fund of ten dollars a share, which they estimated would meet the deficit until the property became self-supporting. I am sorry to say that was a very misleading estimate of earnings, and immediately after the purchase came the panic of 1907; so that the guaranty fund of a million two hundred thousand dollars, which it was estimated would meet the deficits for something like six years, was all absorbed in eighteen months"—leaving the New Haven to hold the bag for the remainder of the period.

Asked as to how the New Haven directors came to make so poor a bargain, Mr. Mellen replied that the trading ability of the sellers in this transaction had evidently been superior to that of the buyers.

Incidentally, when it became evident that the bargain was a poor one the New Haven road transferred this Rhode Island trolley venture to the New England Navigation Company, which is not required to make any public statement of its condition. If there was any other purpose than to conceal the situation from the New Haven stockholders it does not appear.

Some time ago a Massachusetts commission went over the New Haven's assets in detail, appraising the various properties. It concluded that this investment in Rhode Island trolleys, which had then cost the

New Haven something over twenty-four million dollars, was worth about six millions, or a quarter of the cost.

As I mentioned above, Massachusetts required the New Haven road to divest itself of ownership of trolley lines in that state, which accordingly was done, though the stockholders were not favored with the dry details of the transaction. Afterward the New Haven secured permission to repurchase one of these trolley lines—the Berkshire Street Railroad. I hardly know why that particular one was selected, unless a reason is furnished by the following testimony from Mr. Mellen: "The Berkshire Street Railroad earns a comfortable and commodious deficit each year." If anybody had a deficit for sale he could not do better than consult the New Haven road.

When Mr. Mellen resigned the New Haven presidency he was asked what he intended doing, and replied: "I am going to retire to my farm and raise goats, for which there seems to be a large demand."

It is quite true that recent New Haven discussion has assigned the rôle of that humble animal to the late president; yet he could have saved the company from two of its most burdensome appendages. That he was not favorable to the purchase of the New York, Westchester & Boston I have already mentioned; and in 1907 he urged the directors to sell the New Haven's steamship lines to Charles W. Morse—then at the zenith of his picturesque pre-prison career—who offered twenty million dollars in cash or approved securities for them.

Mr. Mellen pointed out that the steamship lines, which were actually worth perhaps six million dollars, had never been a source of much profit and that the Federal Government would probably in time require the railroad to sell them, which has now come to pass. He might have added that twenty million dollars is quite a bit of money; but when the board came to pass on the offer his was the only vote in favor of accepting it—whereupon he changed his vote to conform to that of the other directors because, as he explained, New Haven directors always voted unanimously. I do not know the reason for this brotherly unanimity, but it somehow reminds me of Franklin's sage remark to his fellow revolutionists: "We must all hang together, or assuredly we shall all hang separately."

A Present for Mr. Mellen

So Mr. Morse's offer of twenty million dollars cash for six million dollars' worth of unprofitable boats was rejected—in which connection Commissioner Prouty observed: "You probably kept Morse out of jail as much as six months by rejecting it."

In September Governor Foss sent a letter to the chairman of the Massachusetts Public Service Commission demanding an investigation of the "ominous statement" that the New Haven had spent three hundred and thirty thousand dollars for "personal services" and "other expenses" in a period substantially covered by the last session of the state legislature. The plain inference is that the governor suspected this money had been used for lobbying.

In view of the record no one can fairly blame him for entertaining such a suspicion. It was the custom of the New Haven, in marketing treasury stock, to sell such stock to President Mellen, who gave his note for a sum estimated to be about what the stock would fetch. Mr. Mellen then sold the stock, turning the proceeds into the treasury to be credited on his note. In 1904, in this manner, he marketed nearly twenty thousand shares of treasury stock and the proceeds exceeded by one hundred and two thousand dollars the sum the directors had calculated it would fetch. So they made Mr. Mellen a present of that hundred and two thousand dollars.

Again, in 1906 President Mellen marketed in like manner some thirty thousand shares of treasury stock, but there was an odd lot of four hundred and twenty shares left over. The directors sold this stock outright to Mr. Mellen for one hundred and sixteen dollars a share, though it was then worth in the market one hundred and ninety-seven dollars a share—the president's personal profit on the transaction being some thirty-four thousand dollars.

Subsequent investigations disclosed this apparent donation to the president of about

a hundred and thirty-five thousand dollars in connection with his stock-marketing operations on the company's behalf. Mr. Mellen explained that he contributed fifty thousand dollars to the Republican national campaign fund in 1904—also scattered various smaller donations for political purposes up and down New England; and the directors took the above-mentioned method of reimbursing him—and concealing the fact. Governor Foss might well entertain suspicions of a treasury containing so many convenient secret leaks.

The late Mr. Morgan was a great believer in publicity—up to a certain point. It is greatly to his credit that more than a generation ago he began insisting that railroads in which he was interested must make clear detailed reports of their operation and conditions. And the Morgan rule of publicity was strictly adhered to by the New Haven. In these annual reports to stockholders, to which I have been referring, you will find exactly how many tons of freight were hauled, the number of new ties laid down, and whether the station at Old Saybrook received a new roof during the year.

All the while, however, through the New Haven's various subcompanies, scores of millions of dollars were being used in ways that were not explained. The directors would not think of buying a new locomotive without telling the stockholders about it, but they would invest ten million dollars of stockholders' money in a highly speculative side issue and never mention it.

Mr. Mellen was asked how many companies, first and last, had been absorbed into the New Haven system. He replied that he had once counted them up and found that the number exceeded two hundred and fifty. The New Haven Company owned a navigation company, and the navigation company owned a securities company, and the securities company owned an investment company, and the investment company owned a holding company, and the holding company owned a system of trolley lines or a bunch of steamboats or a block of railroad stock, or any other asset the directors happened to be playing beanbag with at the moment. Along this intercorporate line millions of dollars of cash and securities were juggled back and forth until—even though the experts have succeeded in disclosing all the amazing convolutions—it makes you dizzy to follow them.

An Astounding Labyrinth

Now this astounding labyrinth was constructed and operated largely for purposes of concealment, and ordinary persons cannot get over a profound suspicion of the trance medium who begins by explaining that the lights must all be turned out before he can produce any results. In this obscure jugglery what tremendous opportunities for graft obviously existed! And the New Haven stockholder's only protection in that regard consisted in a belief that his directors, though they did not disclose what they were doing, yet handled his money honestly. That is not a good condition.

I believe the Morgan rule of publicity must be very greatly extended and railroads must be strictly required by law to make annual reports that will show in sufficient detail every important transaction of the year, whether done by the railroad company itself or by any subcompany—such reports as will enable a stockholder to trace clearly year by year every disposition that has been made, directly or indirectly, of the concern's assets and revenue.

If the New Haven had followed that rule a considerable part of the criticism which has latterly overwhelmed it would have been avoided. I believe any such concealment and obscurity as characterized the New Haven's reports should be made a crime, as much as the falsification of a national bank return.

Of course strenuous objection will be made to this. It will be said that such singularly gifted persons as guided the New Haven's fortunes will not submit to these humiliating restraints—that the stockholder must trust everything to their inspired judgment.

For answer see what those singularly gifted persons did to New Haven! I doubt whether an executive committee of brackens could have done much worse if the road had been handed over to them. It was recently declared before the Massachusetts Public Service Commission that in ten years the New Haven management had invested over two hundred million dollars unprofitably.

There was certainly a reason for all the prodigal buying of trolley lines and railroad stocks and steamboats at prices far beyond what the earnings of the acquired properties would justify. What Mr. Morgan, Mr. Rockefeller and the others had in mind is perfectly clear—and, by the same token, it is perfectly clear that they were thinking in terms of long ago; that they did not know by a good ten years what o'clock it was in the United States.

They were proceeding on the old Commodore Vanderbilt plan—of buying up lines at any old price; the price being really immaterial, because then as soon as one had transportation in a given field fairly monopolized he could crack up freight and passenger rates to a point that would show a profit on the purchase price. The New Haven did get transportation in New England practically monopolized; and the moment it proposed to raise freight rates the Government stepped in and forbade it. In short the sapient directors constructed a bully house—only to discover that the foundation they proposed to put it on had been removed half a dozen years before.

In commenting on a New Haven wreck Commissioner Prouty gave a list of the road's directors and observed: "On this directorate were and are men whom the confiding public recognize as magicians in the art of finance and wizards in the construction and operation of railroads. The public, therefore, rested secure that, with the knowledge of railroad art possessed by such men, investments and travel would both be safe. Experience has shown that this reliance of the public was not justified as to either finance or safety."

That is the simple truth. The bossed railroad, to be handed over to a magnate or a little group of wizards, and then entrusted blindly to his or their sapient care, should now definitely be a thing of the past.

There has been a long hearing at Boston as to whether the New Haven shall be permitted to issue sixty-seven million dollars of debentures. Years ago Massachusetts required street railroads and some other public utilities to secure permission of a public board before issuing any new stock or bonds. Only recently it has extended that rule to railroads, and one immediate beneficial result has been a good airing of New Haven finance. If the machinery for such an airing had been in operation ten years ago New Haven stockholders, I believe, would have saved a great many million dollars; but the law should apply to every subsidiary company controlled by a railroad as well as to the railroad company proper.

The New Debentures

These debentures bear six per cent interest and are convertible into stock of the company. A similar issue of debentures was put out directly after the panic of 1907, namely, in December of that year, when money was exceedingly scarce; yet that issue, being offered pro rata to the stockholders of the road, was practically all taken at once by them.

Now this last debenture issue was arranged for in July. The Morgan underwriting agreement bears the date of August fifth; but, owing to the necessity of a hearing before the Massachusetts Public Service Commission, the debentures were not actually offered until the middle of October. If the road could get along for that length of time without knowing whether its debentures would be sold it might possibly have got along for some further time while it offered the debentures directly to its stockholders; and if the stockholders had subscribed for them it would thereby have saved a million dollars and three-quarters of underwriting commissions.

The railroads of the United States have enjoyed fifteen years of the greatest prosperity ever known. At the end of that period we find the rich New Haven pretty much flattened out, the great St. Louis & San Francisco system bankrupt, and a number of Gould roads in the hands of receivers—very bad management evidently. In all these cases we find prodigal acquisitions of new properties and a surprising output of new securities. The gentlemen who are directing affairs appear to emerge unscathed—in quite affluent circumstances. Only the ordinary stockholders and bondholders suffer.

I hope the time is near at hand when no railroad anywhere can issue a security without the fullest explanation and when railroad reports must show every important transaction in clear detail.

Words That Cost \$10 Each

In advertising we sell to the millions. And the word cost will average at least \$10 each.

Done in competent ways it's the cheapest of salesmanship. The cost, in some cases, is two per cent on resulting sales. But let us consider what a problem it presents.

Ten dollars per word, and each word reaching millions.

Sometimes conditions are measured correctly. The plan is well thought out—based on ample experience. The words strike home.

The appeal brings instant, overwhelming response. A nation-wide sale is created.

Sometimes the plan is faulty, experience is lacking, the viewpoint mistaken. Sales are meager. In time, perhaps, this golden field is abandoned.

Both had the same chance, both paid the same price, but they had not the same men behind them.

Big Men Needed

Send out small salesmen if you will when the cost is \$50 weekly. But for salesmen to the millions at \$10 per word you need master men.

Don't start until you get them. Or, if you have started, stop.

After decades in advertising, let us assure you that this is no field for incompetents.

How shall these men be known?

Not by glittering promises, not by showy service. Not by pleasing copy nor alluring plans.

The only way to judge them is by records of results.

Find the men who outsold others in a hundred hard-fought fields. Ask the men they sold for.

Big men grow bigger with every experience. Their success becomes more and more certain. But we find that unproved men, however promising, nearly always disappoint.

Reject all sophistry. Class promises with dreams. Bar the tempting word-pictures; get down to realities.

This field requires the rarest capacity. A ten-foot ring might perhaps encircle all the qualified men in America.

When you buy salesmanship at \$10 per word it is time to look facts in the face.

We Have the Men

Lord & Thomas dominate in advertising because they have the men.

It took decades to get them, to train and develop. They culled them from hundreds who promised but fell.

In this vortex of advertising, with its countless experiences, these men attain maximum powers.

They command enormous incomes. There are nine men on our pay-roll whose aggregate salary is \$227,000 per year.

These men can prove their supremacy. Some of their records cover dozens of years.

They can cite successes which every man knows. They are doing today the biggest things done in advertising.

If you will judge by actual sales and profits, they will fairly overwhelm you with proofs.

Safe and Sure

These men are safe. They move slowly. They investigate markets, canvass homes, make utterly sure of their ground.

They make limited tests before large risks are assumed.

And they are sure—as sure as business can be.

They serve for the usual agent's commission. The rate is the same on small accounts as large.

Small beginnings are as welcome as are seasoned undertakings.

Thus you are offered this maximum service without extra cost.

They wish to meet advertisers who are dissatisfied. Men who see others outsell them.

They seek interviews with all men who are seeking the light.

We don't send solicitors. We send the actual result-getters. Tell us when and where you will meet them.

Just Out in Book Form—"Money Makers"

A sample of our Master Salesmanship. Ask us to mail it to you.

LORD & THOMAS

Advertising—Chicago

S. E. Corner Wabash Avenue and Madison Street

You'll like



NOSCO
Onion
Salt

whether you like onions or not.

A little of it gives the delightful flavor you've noticed in soups, meats and salads prepared by a very good chef. Not an onion taste necessarily; it simply makes everything taste better—delicious.

If you are fond of onions, and want the onion flavor itself, just use more Nosco Onion Salt. You'll get the wonderfully appetizing tang of fresh green onions without their indigestible qualities, the smell of cooking or an "onion breath."

Try it and see. Every one at the table gets the exact seasoning that suits his taste. It's as simple as using salt and pepper.

Get it of your grocer; in shakers; 15 and 50 cents, or send six cents in stamps for sample package and booklet telling how best to use it. You'll like it.



National Onion Salt Co., Chicago

THE A. M. DAVIS CO.
QUALITY CARDS
BOSTON

For Christmas have just the cheery good wish you would like to send to that old-time friend, the new acquaintance, the folks back home.

Ask your dealer for our dollar box of "Quality Cards for Quality Folks" containing 19 different Christmas cards for your various friends. Or, our dollar box of 12

"Quality Cards for Business Men"

If dealer cannot supply you, write us, enclosing a dollar for each box you order. These cards and many others are sold separately at the best stores. A postcard brings booklet showing our complete line.

The A. M. DAVIS COMPANY
579 Atlantic Avenue
Boston, Mass.

THE FLAREBACK OF OLD OSSIAN

(Continued from Page 10)

Far down the hall, on the aisle end of a settee, was an old man who was so tall that he was obliged to thrust his legs out into the aisle. He wore dusty black, faded across the shoulders, and one crumpled trouser-leg was yawed up over the tag of his long-legged boot.

The eyes of the Honorable Harry roved as if seeking for those who wanted to bestow on him optic adulation or the sycophancy of smiles.

The eyes of Ossian Frye were steady, glowing; and they were fastened on the face of the Honorable Harry. Irresistibly in throngs the needle of roving attention always comes to rest at last on the magnet of steady, relentless regard.

On the chairman's call of Hanover—far down the list—the Honorable Harry laid the slender rapier of his gaze against the quarter-staff star of old Ossian.

The plump cheeks of the state chairman had matched aristocratically the pale hue of his raiment. Now the cheeks began to flare red like coals under the bellows. His chair came down on all four of its legs. He leaned forward. Visually he clashed his rapier against the quarter-staff. The quarter-staff was not joggled—was not nicked. It was a long, long stare that reached across the hall and thrust itself into the very soul of the son of General Thomas Lang. It provoked; it insulted; it humiliated; it challenged. It was eloquent and repeated all the sneers that the vanity of youth had tried to forget.

By the time the Honorable Harry had recovered some of his self-possession he had lost his temper entirely.

"Pondscot!" called the chairman of the convention.

"If he dares to open his mouth in this convention—if he dares to stand up—" muttered the son of Thomas.

"Rockham!" But the old man did not stand up, though Lang came forward to the edge of his chair with a threatening, provocative mien. A man with a husky voice rose.

"For vice-president, I. P. Dunham. For member of the committee on resolutions, Tasker McDermott. For member of the state committee, the Honorable Ossian Frye."

"And it having been moved and seconded," droned the convention chairman, quite indifferent to the fact that a fuse had begun to sputter in his vicinity, "is it the mind of the convention that—"

Chairman Lang, of the state committee, had constituted himself chairman of arrangements in the hall. The brass band was in the rear gallery and he had instructed the leader thereof to play only on signal from him. Now he leaped up and gave that signal with an imperious gesture.

It is not on record that the leader of a band at a political convention has ever paused to reason why when he has received a signal. The gentleman who wielded the baton that day had distributed his music for the next selection and was waiting for a signal from the Honorable Harry with attentive and fishy eye.

Tap-tap-tap! Attention! Boom, crash, and the band was off.

"What the—why the—who the—" gasped the chairman of the convention; but the state chairman began pushing him from the front of the platform. There were numerous honorables of the state committee on the platform—there were the secretary and the treasurer of the organization. These the Honorable Harry herded ahead of him, stuttering urgent appeal for them to hurry into an anteroom. When they were gathered there he exploded—blew up.

"It's old Frye they are nominating. He insulted my father. They threw the fool out of that convention—in the Free Silver craze! You all remember! They're nominating him for the state committee. They're putting him on my committee—on my committee!" He beat his hand on his breast. "That's Ossian Frye. In Congress once on a fluke! An old traitor!"

"It isn't that Frye—it can't be that Frye. He's dead," insisted the secretary. "I say it is!" clamored the state chairman. "He was dead—I mean, I thought he was dead too; but I dug him up." They stared at him like men who have sudden cause to question the sanity of another. "I mean I found him fishing down a woodchuck hole. I made him mad. He has come to life again—in politics, I mean. He's out

there. They're proposing to ram him on to our state committee—into the company of gentlemen."

"Look here, Harry," put in the committee treasurer, "you're talking like a tin pan! A dead man—and fishing down a woodchuck hole! Stop rattling! What's the matter anyway?"

"He insulted my father—he's a low-lived old Piute. They shan't shove him on to the state committee—do you suppose I'll have that man associating with me?"

"Say, that convention will think we've gone crazy," interposed the flustered presiding officer. "Starting that devilish band right in the middle of business and then stampeding off the platform!"

"I'll keep that band playing until we can send word round the floor to the boys. Get out of here, you fellows! Pick a man to oppose the ratification of old Frye."

"Say, Harry," drawled one of the committeemen, "the fact that he sassed your father once on a time may be an all-fired good reason why you don't stand for Frye, but it may not appeal to a state convention. You've got to have something convincing before you can pick one man for slaughter and break precedent by turning down a county's choice."

"It's time for me to say something right here," declared one of the group. He was a fat man with a greasy face and a wheezy voice, and exhaled that carboic odor which accompanies rural physicians in many instances. He was the existing state committeeman from Rockham County. "The old clam has kept hid and hasn't opened up as to what he intended to do. I didn't know he was coming here. I haven't said anything outside before—I was willing to let it rest as it was, seeing that Rockham went Democratic. I wouldn't have said anything if he had stayed out of sight; but I want to tell you that he usurped power in my county—took the whole campaign out of my hands. I didn't get a chance to turn my hand over."

"And made Rockham Democratic—the only county we hold in the state—eh?" observed the drawing committeeman.

"Well, what's the matter with electing him and giving him a rising vote of thanks?"

"I won't stand for him!" stormed the Honorable Harry.

"You can't afford to—nor this convention can't," was the indorsement by the fat man.

"Seems to be a dangerous thing for a man to be loyal, energetic and effective in this party of ours," suggested the drawing protagonist of Frye. "Maybe that's what's the trouble with the party. Gent carries a county and the central committee gets up and plugs him plunk in the physog. Great hopes for Democrats in this state if that's your system!"

"You haven't got the point of the thing," excitedly wheezed the Rockham man. "I know the inside. He has got a prizefighter for a grandson and the grandson is popular with all the plug-uglies, and he has banded 'em together and they've outvoted the decent element—and they don't care whether they're Democrats or Republicans. They vote whichever way the Fries tell 'em to vote. If he is put on the state committee it'll all be exposed and it will disgrace our party all over the state."

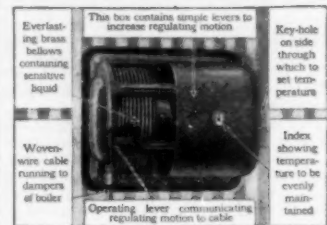
"There isn't time to stand here and argue this thing," declared the angry state chairman. "That band will be getting out of breath. I'm the head of the state committee and I order you out on that floor to stop this thing. I know what I'm talking about. You'll see I'm right when the dust settles. With a man like that on the state committee our whole campaign can be hoodooed by the Republican newspapers. No gentleman can associate with him. Our committee will be paralyzed. Get busy, men! Get busy!"

The band kept on playing while they were busy. The Honorable Harry, returning to the platform, again thrust and shuttled and chafed his gaze against the quarter-staff stare. The old man had not shifted his posture and his eyes did not waver.

Armed with temerity inspired by the state chairman, the fat man rushed to the Rockham delegation and spat whispers into the ears of the men he was able to reach. The band was bellowing from the gallery and he made poor progress. The men who listened did not seem to be impressed.

"The convention won't stand for Frye," was the burden of the fat man's message.

Automatic heat regulation



In your home or other buildings you can avoid fuel wastes, discomforts of chilly rooms from quick weather changes, or overheating due to high winds, by putting your heater draft- and check-dampers under the sure automatic control of an

IDEAL SYLPHON REGITHERM

EASILY PUT INTO OLD BUILDINGS

Placed on wall of a living room and set at say 70 degrees, it needs neither watching nor manipulation. The temperature of air in the room acts on the sensitive liquid in the "Sylphon" bellows, in which even a degree of change will cause expansion or contraction; instantly motion is sent to boiler dampers (see picture notes) and the temperature of air in rooms returns to the set degree. The REGITHERM sees to it that the coal you feed to heater is burned to make only the heat needed. There are no batteries, electricity, machinery or diaphragms to watch, renew or wear out. You have uniform warmth day and night, and fuel economies soon repay purchase price.

FOR FACTORIES, ETC.—REGITHERM can be specially adjusted to evenly maintain any set degree (50 degrees to 250 degrees) for cooling, varnishing, gluing, drying processes. (Send for special catalog.)

If you have troubles from an old heating outfit with faulty valves, and fuel-wastes because of no regulation, send for our "New Heating Aids" booklet (free) describing the REGITHERM, Sylphon Damper Regulators and Sylphon Packless Valves, (never leak steam or water around stem; cannot wear out,) Norwall Siphon Air Valves, and other time- and fuel-saving improvements. Why not write us today? Sylphon Packless Radiator Valve

AMERICAN RADIATOR COMPANY
Write Department R CHICAGO
Makers of IDEAL Boilers and AMERICAN Radiators



You'll make no mistake if you buy **PARIS GARTERS**
No metal can touch you
they're quality garters

Find the name **PARIS** on the back of the shield
A. Stein & Company, Makers
Chicago—New York





You'll Score

with her if you signal for Johnston's Chocolates. But don't let it be a delayed pass—do it now.

These famous confections can be had of dealers all over the United States.

The Appreciated Chocolates

Innovation Sweets
T-R-I-A-D Chocolates
Original Dutch Bitter-Sweets
Chocolates Extraordinary
Swiss Style Milk-Chocolate Creams
Quintette Chocolates
Malted Milk-Chocolate Creams

The quality, freshness and uniformly delicious flavorings of Johnston's candy creations will show your care in choosing; and discrimination is a compliment.

Put up in dainty 80c and \$1.00 packages. If your dealer cannot supply you, we will send prepaid on receipt of price.

Johnston's
MILWAUKEE



HOT PANCAKES AND SYRUP

taste mighty good on crisp mornings.

HEISEY'S PATENTED SYRUP JUG

keeps the syrup clean, fresh and inviting—always tempting and refreshingly appetizing in appearance. The jug is easy to fill and easy to clean. The patented top snaps off or on instantly. Made in 5, 7 and 12 ounce sizes. The genuine bears the trade-mark—LOOK FOR IT. If your dealer cannot supply this sanitary Syrup Jug we will deliver, prepaid, East of the Mississippi River, the 5 or 7 ounce size for 50c, 12 ounce size for 60c. West of the Mississippi River, the 5 or 7 ounce size for 60c, 12 ounce size for 75c. Everything seen in the "Yellow Pages" can be found in Heisey's Glassware—be sure to order the right size and style. Write for free booklet, "Glassware and How to Use It."

A. H. HEISEY & CO.
Dept. 57 Newark, Ohio



OLD VIOLINS AND NEW

OUR CATALOGS WILL SAFELY GUIDE YOU ALL FREE

AUG. GEMÜNDER & SONS
42 EAST 23 ST. Dept. P. NEW YORK

Send for our FREE Holiday Introduction Price List VIOLINS REPAIRED, EXCHANGED AND ON EASY PAYMENTS Sample copy "Violin Player" sent Free.

"I'm right from headquarters. I'll suit 'em best at headquarters—however, I won't stand in the way of any other good man; but Frye has got to be dropped. The whole convention is against him. Give 'em another name and get let down easy."

The Honorable Harry, still vain, still pompously reckoning on the effect of a pregnant word from him, per the fat-man messenger, seemed to derive consolation from a hand flourish the fat man gave him across the hall. The band was silent; the chairman had secured order.

"The convention will resume business. Report from Rockham."

"For vice-president," reported a husky voice, "I. P. Dunham. For member of the committee on resolutions, Tasker McDermott."

Up popped a man in the middle of the hall. He had been instructed.

"I move, Mr. Chairman, that the convention vote on these two names."

It was promptly seconded and half a dozen voices obediently barked Aye in a hurry when the question was put. Most of the delegates stared stupidly from face to face of those in authority, not understanding what this unjointing of precedent signified. The same half-dozen elected the two with impetuous haste.

"For state committeeman, the Honubbul Ossian Frye!" announced the husky voice, even while a man was clamoring for recognition. The man secured recognition.

"I move, sir, that Doctor Simeon Estes succeed himself as a member of the state committee from Rockham, as a reward tendered by this convention for the efficient work he has performed in wrestling that county triumphantly from the hands of the enemy. He has labored early and late; he has—"

"For member of the state committee," repeated the husky voice, "the Honubbul Ossian Frye. We know who we want, and outsiders will kindly keep their noses out of our business."

The Honorable Harry, bristling with the wrath of the potentate whose serfs have sent back to him the ears of the bearer of a flag of truce, hissed some directions to the presiding officer from the corner of his mouth.

"The delegation from Rockham will please retire to an anteroom for the purpose of conference," directed the chair.

Two score men—men of broad shoulders, huge hands and heavy tread—rose and tramped down the hall in single file. Old Ossian, remained in his seat, legs outthrust into the aisle, eyebrows jutting like upcocked fingers, his stare undeviating. The treasurer, the secretary of the state committee and half a dozen emissaries from headquarters raced on the heels of the departing delegation.

In a few minutes the delegation tramped back up the hall, faces expressionless, feet thudding, the emissaries chasing behind like pursuing hornets. When they were gathered under the ægis of the propped placard the husky voice announced:

"For member of the state committee, the Honubbul Ossian Frye!"

The tall man who had served as mouth-piece for headquarters and who had chased the delegation to the anteroom, returning on their heels, cried shrilly and indignantly:

"I move, sir, that the delegation from Rockham be instructed to retire to an anteroom for conference and ordered to stay there until the conference is held. It did not remain for a conference."

"The delegation from Rockham will retire immediately to the anteroom and—"

"We ain't here for no cakewalk," declared the husky voice. "We know what we want; we've said what we want; and now we want what we want. For state committeeman, the Honubbul Ossian Frye."

"Mr. Chairman and gentlemen of the convention," shrieked the tall man, "there are grave and potent reasons why this convention should return Dr. Simeon Estes to his position, and trust him or some other gentleman of like standing in the party. I warn this convention that—"

The husky voice was louder and clearer the next time it was heard. It interrupted the speaker, regardless of parliamentary usage. The owner of the voice had mounted upon a settee.

"I've got a little warning to do too. Every other slate has gone through without a chirp. You pick out the only county where the Democrats have won in this state and stick your noses in. What be you—trying to tell the only real active Democrats in the state their own business?"

Our Way Reduces Your Fire Insurance Premiums 40% to 90%

*Without Your Spending
A Dollar*

FOR years we have been equipping buildings with Automatic Sprinklers *without cost to the owner.*

We ask you to let us keep—for a few years—the *savings in premiums* which will come from equipping your building with a complete system of Automatic Sprinklers.

These premium savings will shortly return our investment, with interest. Then we give you the sprinkler system. After that the savings go to you.

Automatic Sprinklers will do more than reduce your fire insurance premiums.

They will safe-guard the lives of your employees—and save you from damage suits.

They will prevent interruption of your business by fire.

They will allow you more working capital to put into your business.

Mail us the attached coupon for definite figures on your proposition. We will hold the information as *strictly confidential.*

Remember: *Fire doesn't wait.* Therefore mail the coupon today—now—before you lay aside this weekly.

U. S. CONSTRUCTION COMPANY

Society for Savings Building
Cleveland, Ohio

COUPON

Total Floor Area of Buildings to be Equipped (including Basement and Attic) _____
Proximity of City Water Main _____ Size of Main _____
Insurance Carried on Buildings _____ Rate _____
Insurance Carried on Stock _____ Rate _____
Signed _____
Address _____

R. WALLACE SILVER

1835 R. WALLACE SILVER STERLING

"Ah declah! Chris'mus done roll aroun' agin."

"An' jes' look at dat table! It ain' nebbber looked better on Chris'mus Day—an' Ah been settin' it fo' Miss Lucy wif dat Wallace Silver goin' on forty years."

The alluring beauty and practical worth of the "ALAMO" pattern solve the question of a sensible Christmas gift.

Like all "1835 R-WALLACE" silver, it differs from Sterling only in the metal used.

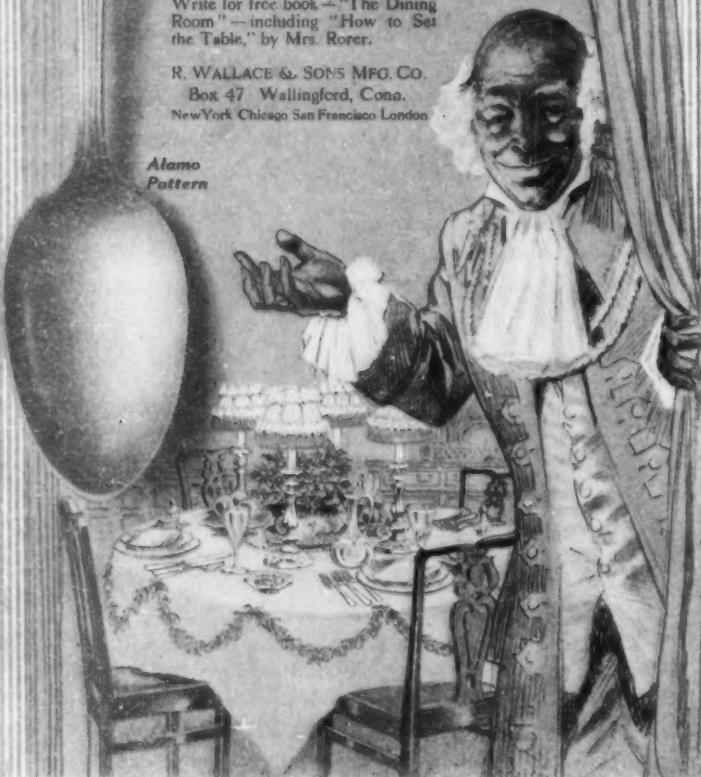
SATISFACTION GUARANTEED WITHOUT TIME LIMIT

This guarantee is unqualified and is assured by the firm founded in 1835 by Robert Wallace, the makers of 1835 R-WALLACE SILVER—the kind of silver plate that *resists wear*.

Write for free book—"The Dining Room"—including "How to Set the Table," by Mrs. Rorer.

R. WALLACE & SONS MFG. CO.
Box 47 Wallingford, Conn.
New York Chicago San Francisco London

Alamo Pattern



THE Nek-Gard is the crowning touch of comfort to a shirt. It crowns the perfect fit, lasting colors, and attractive patterns which justify the label in Faultless Shirts.



THE Nek-Gard protects the neck from both collar buttons. It is perfectly natural that Faultless Shirts of quality should be the exclusive possessors of this faultless neck-band.

Style Book free.

Faultless Shirts

E. Rosenfeld & Co. Baltimore and New York
Makers of Faultless Pajamas and Night Shirts

"I have the floor," shouted the tall man. "I insist that Doctor Estes is —"

This time the husky voice let itself out. Plainly it had been restraining itself before. Perhaps it was a voice that was a bit afraid of its own power when the leash should be slipped; but in imposing restraint it had doubled the pressure behind it. It roared into the echoing recesses of the great hall; it shook the chandeliers with its diapason. The chairman pounded, the tall man shrieked—but the voice kept on.

"You can't insist off on to us any old pot-bellied medicobobulus who dosed his party till it kept getting sicker every day, like the patients he doses. Ossian Frye has made Rockham County the only Democratic county in this state, and he is able to go ahead and make other counties Democratic if the dudes and bosses ain't allowed to tomahawk him. We've come here like honest men expecting honest treatment."

"We hain't meddled with the rest of you—don't you dare to meddle with us! If you do I want to warn you that the one Democratic county in this state—by the yaller-backed Judas!—will end damn sudden. Now, not being a speechmaker but only an honest man appealing to other honest men—I'll bet there are a lot of 'em in this convention who can see through dudes and bosses—I'll say only this in closing: for member of the state committee, the Honubbul Ossian Frye."

There were plainly a good many honest men in the convention—this passionate protest from a humble man got to them!

"Question!" came the shout in a volume that no gavel could stem.

The convention had taken the matter into its own hands, the mass of the delegates viewing only the unfairness of the situation. There was no doubt about the election of Ossian Frye when the question was put; a bellow of Ayes beat into the convulsed face of the protesting state chairman.

The old man, who still stared at the Honorable Harry from his place on the end of the settee, masked his expression behind his beard. The only sign of interest he gave—if it could be called a sign—was to cross his legs the other way and pull his other trouser-leg up over the tag of his boot.

The Rockham delegation took no further part in the deliberations of the convention.

AN INGROWING toenail stepped on by a rugged foot will provoke the sufferer to ridiculous antics and frantic speech—will make a philosopher a howling child for a time. The Honorable Harry Alvah Lang was far from being a philosopher and his ingrowing vanity was exquisitely tender—and Ossian Frye had ground his ruthless heel on it.

Childishly Lang passed the word to nineteen members of the new state committee that there would be a meeting for organization in a private suite at the Phenix Hotel directly after the adjournment of the state convention. There were twenty-one counties and twenty-one members; and the Honorable Harry, passing the word to himself and nineteen others, carefully and scornfully omitted to inform Ossian Frye. He locked the door of the suite after the twenty were assembled.

"Where's the new Rockham man?" inquired a member who was blandly ignorant in regard to the Honorable Harry's state of mind.

"Let me say this to you, gentlemen," said Lang, juggling the key: "An impossible old wretch was foisted on to this committee by a convention fluke—a convention folly—today. I won't associate with the fellow. I would as soon sit in a room with a polecat. I ask you, gentlemen, not to tolerate him."

"I don't just see how we are going to keep a man out of this committee after he has been regularly elected," objected a member. "It ain't necessary to trot him on your knee or hug and kiss him on arrival and departure—but you've got to let him in."

There came a decorous rap on the door at that moment.

"I have charges to prefer against the man as unfit—he will be forced out later. I won't have him here now." There came an authoritative rap on the door. "I'll assume all the responsibility of keeping him out," said Lang. "I know what I'm doing. He can't come in."

The double doors slammed open with a crash, driven by the impact of a big foot that preceded the new arrival into the room.

The new arrival was the Honorable Ossian Frye, of Rockham County.

"I hope I haven't delayed the meeting," he said.

"I serve notice on you, Frye, that you cannot sit in this committee meeting!" raged Lang. "We have buried the other old-fashioned crooks in politics in this state and you belong among them. These are new times and you've got to —"

Making a forceps of index and middle fingers, old Ossian seized the nose of the Honorable Harry and twisted it—twisted it until the young man sank into a chair.

"There's no law in this state against pulling a man's nose," said Frye. "I've stood all the yaps from you, young puppy, I propose to stand. I'll hold your nose till you shut up—I'll grab it again the moment you begin to yap some more."

His entrance, the manner of it—his air—his deep voice—his poise—made him master of a situation in which the onlookers did not exactly know where they were at. He towered six feet four, like an elm among shrubs—his beard topping him with luxuriant foliage. No one presumed to molest him and the agonized Lang stopped struggling. He sat back in his chair, purple and silent, after the old man released him.

"I represent the only Democratic county in this state—and I made it Democratic."

"By prizefights and plug-uglies —" gasped Lang, daring to speak once more.

"Was there a county that sent to the Senate last winter two finer men than we sent?" demanded the patriarch. "A parson and a professor! Now how many of you gentlemen were in the plot to keep out of this meeting a man who has served this state in Congress and who has made the first break in the ranks of black Republican counties?"

Seven committeemen promptly declared that they had no idea any such thing was to be tried. They disclaimed any liking for such tactics.

"That makes eight of us who are Democrats such as Andrew Jackson wouldn't be ashamed of," asserted Frye. "I'll say this, friends: Andrew Jackson didn't look to see whether a good Democrat wore cowhides or calfskins—whether his pants bagged at the knees or not."

"You can count me in as not standing for throwing down any good worker in the ranks," said another committeeman.

"Nine of us who could have walked up and got a handshake from Andrew Jackson—and he wouldn't have had his kid gloves on when he shook!" stated old Ossian. "I have named my political clubs in our county Andrew Jackson Clubs. We haven't any dudes down there fiddle-de-deeing round; but, by the gods, we are getting results. We are not playing politics like children setting up cardboard houses and knocking 'em down again."

Three more men, who were noncommittal as to words but whose expressions showed that they were mightily interested, now crowded up close when the Honorable Ossian Frye modestly informed eight eagerly solicitous gentlemen that he would explain the appeal to human nature that had been made by his Jackson Clubs. Nine and three made twelve out of twenty-one.

At that moment the Honorable Harry was plainly a rank outsider in that gathering. The old man had a story to tell; but there was no plot to Lang's subdued remarks—there were not even verbs—he was merely cursing; and half-inarticulate cursing is not entertaining.

He had adherents, however, comrades of his of the old committee who fawned before his wealth and were dominated by his social prestige—young men who did not look below that grotesque surface of bristled beard and slouchy attire. These tiptoed to him when he beckoned, circling round at the rear of the little group that pressed close to the old man.

"There have been false and slanderous reports regarding the nature of the Jackson Clubs in our county," began the veteran. "It was even said by irresponsible persons that our clubs favored prizefights and prompted slugging matches. Now the trouble in this state has been that in organizing political clubs there has been too much appeal to mere politics and too little to the broad principles of humanity. There has been too widespread a feeling that these new political dudes have been organizing their clubs just to build up personal machines. Men are wiser in these days, gentlemen, and want to be shown that organizations are going to do something for them as well

MILLIONS for WATER TO MAKE MILK

No, it's not the old joke about the farmer and the pump—it's a tremendously big, serious undertaking that means livings and homes for thousands of people.

YOU remember last summer how a little band of farmers from the West kicked to Uncle Sam that they could not make good on the land he had irrigated at a cost of millions of dollars.

It was a black eye for the Reclamation Service, but the cure has been found—milk and butter.

And the invitation has gone out to little Mrs. Dairy Cow to come in and turn the watered crops into milk. She can do it and, what's more, she is doing it right nobly.

Land a-plenty is to be had, and "Welcome" is on the mat for men of ambition from all the corners of the continent.

There's a bid to you in this story as it is told in next week's issue of

The COUNTRY GENTLEMAN

This is the call from the West. There is also a call from the East:

Imagine driving up a woodland road with timber on every side that will pay for its own wooding off five times over, orchards literally lost in second-growth timber, foundations of houses with lilac and rose bushes running wild in front, stone fences that represent centuries of thrift and toil, and everywhere the calling of little mountain brooks, which literally run through the front yards of the old houses still standing.

How much for such a paradise? you ask. Only a few dollars an acre—thousands of acres of it, a man in the neighborhood answers.

What the Eastern Farm Is, as it will be told in next week's issue, will start you hunting for a farm as soon as you can get your hat and coat.

West or East—which will you take? Either is yours to command. These are two big back-to-the-land features in a weekly that is chock full of good things:

A Farm Boy's Hike—The boyishly enthusiastic story of a farm youngster who knew what his eyes and ears were for.

Kafir—A Comer—About a crop that is good for dairy cows, for horses, for poultry, for all kinds of livestock.

Out West—A vivid dream impression of Climateria the Blest—do you know where it is?

When Are You Going To Buy That Farm?

The COUNTRY GENTLEMAN

Five Cents the Copy of all Newsdealers
\$1.50 a Year by Mail

The Curtis Publishing Company
Independence Square, Philadelphia, Pa.

as for the men who are trying to ride into power on their backs."

"Hear that infernal old liar!" muttered Lang. "Look here, fellows, I have been talking with men who know the inside of affairs down there in Rockham. He's dangerous! He has built a machine by appeal to every prejudice one man can hold against another. Come along out with me and we'll herd those witnesses in before this committee and nail him to the cross, so that he'll never wiggle again in this state. It's got to be done now while the iron is hot. He has got to be eliminated."

Six men slipped out of the room just as the old man was stating that this new committee could effect the political redemption of the state through Jackson Clubs if they would copy the plans he would elaborate.

"I'm for taking any means to win," commented one committeeman. "There has been too much kid-glove fumadiddling. Let's get down to brass tacks!"

Fifteen minutes later the Honorable Harry Alvah Lang led his forces back into the room. Fifteen men were seated round a big table—the fifteen of the state committee who had stayed on the job. As Lang advanced toward the table Ossian Frye rapped his huge knuckles down with a resounding bang and said:

"It is a vote and the meeting stands adjourned, subject to the call of the chairman."

"Well, it will be called devilish sudden!" shouted Lang, not yet understanding the meaning of the situation. "Who is chairman? What right have you to —"

"I am chairman," stated old Ossian serenely.

"We want something done in this state besides lallygagging!" snapped one of the committeemen at the table. "The Honorable Frye has redeemed one county and has told us how to do it, and I reckon he can do considerable business in the other twenty. He knows his business the way they knew it in the old days. We had our quorum and we got it over with so's we can get home."

"You couldn't hold a meeting while I was out—out with these friends of mine. I have business here now —"

"You ought to have been here attending to your business, sir," said old Ossian severely. "You can't expect busy men to await your convenience while you are down standing round a bar." He stretched a long leg sideways, like a rooster rising from a dustheap, and pulled an immense watch from his trousers pocket. "We've just got time to make the night train, gentlemen—those of us who are going down into the country. I hope there will be a fuller attendance of the committee at the next meeting. I should like to see the younger element show more interest. Some day we older fellows will want to lay down some of the burden."

He gave the Honorable Harry a patronizingly chiding look as he led his rural adherents out of the room.

The next day the Honorable Harry Alvah Lang received a picture postcard postmarked Vienna. There was portrayed on it in crude drawing a frowzy cat pinning a mouse to the ground—a few streaks across the card indicating the feline's previous flight through the air. In an old man's cramped chirography in one corner was this:

"The old tomcat—after jumping!"

A Bonfire of Steel

A BONFIRE of steel chips, set afire from the heat of a rubbish fire near by, recently gave an odd trouble to a New Jersey manufacturer. Three times the fire was subdued with water, but was finally put out only by raking it apart, and then it was found that a considerable proportion of the chips had burned up, so that the pile was a third less high than before the blaze. Several carloads of chips were piled up in the factory yard and all were free from oil, as they had been run through a machine that removes it. Soon after the rubbish fire had been started smoke was seen coming from the steel pile, and it was discovered that some of the steel was white hot. Water seemed to put out the blaze, but after a drenching the steel began burning again and it was two days before the fire was all out. The manufacturer's theory was that, after the steel had been started by heat from the neighboring fire, the fine chips presented so much surface to oxygen and the surface of the pile gave comparatively so little area for radiation that the steel just had to burn.

\$17



Clothes you can trust!

Think of the ease of selecting your winter suit and overcoat without having to worry about the wear!

Find the Styleplus Label in the coat, the Styleplus Ticket on the sleeve, and the Styleplus Guarantee in the pocket—and the *quality* is sure to be there.

With Styleplus you obtain the Comfort of Certainty, as well as clothes you will be proud to wear. Style that *stays*, fabrics that *wear*, in addition to the *appearance* which marks the well-dressed man.

We *guarantee* those qualities in Styleplus and we give you our Signed Contract with each suit and overcoat. Here are clothes you can *trust*!

\$17

**Styleplus \$17
Clothes**

TRADE MARK REGISTERED

"The same price the world over"

Remember the *plus* points in Styleplus Clothes: Style + all wool fabrics. Style + perfect fit. Style + expert workmanship. Style + guaranteed wear.

And remember the reasonable price! Perhaps you have considered \$20 to \$25 as the necessary price for *your* kind of clothes. That's because you haven't seen Styleplus. Try Styleplus and

Save \$3 to \$8

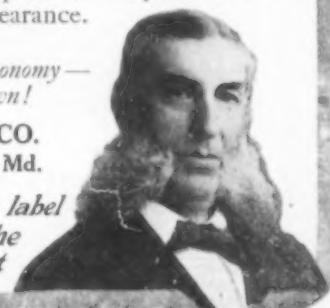
Styleplus Clothes \$17 are made in one of the largest clothing plants in the world. Only scientific, economic methods are employed. Hence the unique value and the unique price of Styleplus.

Profit by them! Dress well and practice economy. Command the respect that's paid to the thrifty man of clean-cut appearance. Wear Styleplus!

*The Store of Clothing Economy—
the Styleplus Store in your town!*

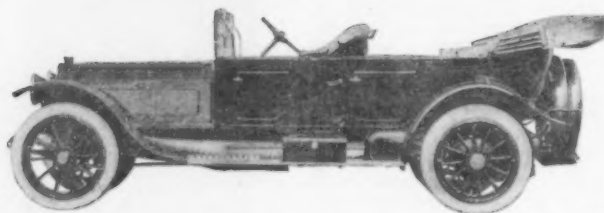
HENRY SONNEBORN & CO.
Founded 1849 Baltimore, Md.

Look for this label
in the
coat



GRAY & DAVIS

STARTING - LIGHTING SYSTEM



EXPERIENCE

Any electric motor hastily altered and formed into starting and lighting service for automobiles can be nothing more than a make-shift—an experimental device.

The Gray & Davis Starting-Lighting System was the result of intelligent pioneer work—plus the sum of many experts' experience.

Experience in motor car design and construction—

Experience in dynamo and electric motor designing—

Experience in building, testing and installing such equipment—

Experience in meeting the specifications of car manufacturers.

For 14 years we have produced automobile lamps. Our electric lamps have won international standing. Our entire efforts are devoted to building electrical equipment for automobiles. We are specialists in this field; we do nothing else.

Five years ago we produced a dynamo which put the electric lighting of automobiles on a successful and practicable basis.

We next studied the application of this same electrical power to the operation of a starting motor and the combination of this motor with our lighting system. *It was a natural progression—not a new problem.*

Here the experience of our designing and producing staff assumed vital importance.

For 22 years the chief of our Electrical Engineering Department designed direct current generators. Sixty per cent of all electric automobiles you see today are equipped with motors designed by him.

In adapting our system to different cars, the experience of the head of our Mechanical Engineering Department

was of great value. This man spent years in designing and building one of America's leading cars.

The man who superintends the actual production of our automobile equipment has built electric dynamos and motors for 15 years. Under him, hundreds of skilled electricians and machinists work in our plant, which is the most complete factory of its kind in the world.

Before leaving the factory, each Gray & Davis dynamo or motor must meet an efficiency test, an overload test, and a fatigue test to determine whether it is possible to break down the system. These tests are 50% more drastic than the worst possible road tests.

And afterward—when the system is in actual service on a car, the Gray & Davis Service Department stands back of the motorist. Directing this department is a man who has had twelve years' experience in electrical service work. Under him are 62 Service Stations throughout the country. Each one is in charge of a practical electrical expert. One of these stations is within easy reach of every motorist in the United States.

Two years' experience with the Gray & Davis Starting-Lighting System, installed in various makes of cars and operated under every conceivable condition, has proved that it long ago passed the experimental stage and that it successfully meets every starting and lighting requirement.

You will find Gray & Davis Starting-Lighting Systems on leading American cars in each of the price classes. Remember that the makers of these automobiles, like yourself, were buyers when they adopted the Gray & Davis System. They brought their engineering experience into play to enable them to select the best system to offer you as part of their standard equipment.

We will be pleased to send catalog on request.



The Gray & Davis Starting-Lighting System consists of a dynamo, a starting motor and connections. It is a 6-volt system throughout. Each unit has its distinct function.

The dynamo operates at constant speed. It charges the battery and furnishes current for lighting the starting motor and auxiliary purposes. One press on a pedal operates the starting motor, spinning the engine fast enough to fire on magneto. No "dragging" effect is exerted. The wiring is simple and heavily armored. The whole system is unusually economical in use of current and requires no attention except occasional lubrication and renewal of distilled water to the battery. And the Gray & Davis Starting-Lighting System will outlive any car.



GRAY & DAVIS, Inc., BOSTON, MASS.

THE BUTTERFLY

(Continued from Page 19)

I meant to speak in warm approval of this virtuous resolution, but somehow or other the words died out unsaid, and for five minutes, I guess, while Elaine sat there on the edge of my bed, gazing absently out of the window, I lay back and watched her face and the shifting moods that went across it like flying cloud-shadows across a field—the dimple just past the corner of her mouth that came and went again, the movements of her lips and her eyebrows. There were no words for them. You talk about smiles and pouts and frowns and you have about exhausted the vocabulary. There was a whole language in the wordless movements of Elaine's lips.

But just stop and think a minute. This was early Sunday morning. On the preceding Thursday night she had had, so far as I know, a normal night's sleep. But she had spent half of Friday night walking me into a state of exhaustion, and the rest of it riding on the back platform of the caboose to a freight train. Since Saturday morning she had gone through two scenes of a highly emotional sort—one with her adored but bitterly disappointing younger sister, the other with a man who for many years had been something more than a father to her. All through the night just past she had watched at his deathbed. She had none of her toilet accessories with her, and she was dressed now, principally, in an old bath-robe of Molly's.

And yet, with the remorseless morning light streaming in on her face, the mere perfect beauty of her brought a lump into my throat.

At last she drew a long breath, looked round at me and met my eyes. In hers there was a combination of guilt, bravado and a very distinct amusement.

"I have decided not to marry Maurice anyway," she said.

"Well, now that's a silly thing to decide," I exclaimed in an injured tone. "He's altogether in love with you, and he's one of the best chaps I know. He's likely to be a great man, too, some day, if he keeps on." "Those are exactly the reasons," observed Elaine, "why I'm not going to marry him."

"Don't pretend to be womanish and illogical," I admonished her. "You've got as good common sense as anybody."

"That's what I'm going to try to show you," she retorted. "He is going to be a great man, I believe. He's a real poet already. Well, how much poetry do you suppose he'd write if he were married to me? If he weren't in love with me he might be able to let me go my ways and, except once in a while, forget all about me. But he is. You just said so yourself. And you said, too, that I needed watching—well, wise counsel and good advice, then, if you want to put it that way. And I do. I never take it at the time, but it does me lots of good afterward."

At some personal inconvenience I tried to look out of the window, but she wouldn't let me.

"Can't you just see what would happen," she demanded, "if I married Maurice? He'd spend all his time following me round, carrying things for me, seeing that things didn't happen to me, getting me out of hot water, or trying to keep me from getting in. And for a while I'd let him do it, just because I'm weak-minded enough to love that sort of thing. I do like to be the whole works, like a ship's engine, and to have people standing round, with oil-cans and things, seeing that everything's running right."

"Oh, I'd let him do it, and for six months or a year or so I'd be wildly happy. And then I'd realize what I'd done to him—how I was spoiling his life, and that would make me unhappy and horrid to him and at last I'd just have to run away again. And," she concluded pathetically, "I don't want to have to run away any more."

I wanted to exclaim "Monstrous!" or "Ridiculous!" or something like that; stand to my guns and put up some sort of fight for my friend. Because the look I could imagine in his face when he heard of her decision really hurt. But I'm not sure that I even tried to say anything. The remorseless fact was that she was right and I knew it.

Elaine got up and went to the window, giving her remarks time to sink in.

"The person I ought to marry is one who isn't in love with me—or at least—"

I drew my sleeve across my forehead. What in blazes was she going to say next? Well, it was something unexpected.

She turned round to me with another grin.

"There comes Mr. Dorgan on a bicycle," she said. "He looks nearly dead, poor thing. I'm going down to let him in."

"You will shock him out of his wits," I warned her, but she shook her head.

"He's had enough shocks," she told me. "I'm going to be nice to him."

It is a matter of permanent regret to me that I could not be an invisible witness of what took place between them during the next half-hour. Neither of them has ever given me an account of it. I can imagine the poignant gravity with which she must have told him as much as seemed necessary of her own difficulties, the candor and the delicacy with which she conveyed to him the avuncular nature of my own relations with her. Certainly the informality of the costume in which she received him and the fact that she and I were alone in the cottage when he came might have been expected to suggest the darkest interpretation. But the new Dorgan she transfigured him into seems never to have thought of it at all, and I am obliged to believe that she finished the performance by throwing veracity clean to the winds and making me out a hero. At least, the notion he took back to Monroe with him, that I had deliberately, and astutely, stalked the contortionist across two counties in a manner that would have done credit to Sherlock Holmes, and then conquered him and saved Elaine's life only after a Homeric combat, could hardly have been given Dorgan by any one else. The thing that seems to have impressed him most of all was my chivalrous acceptance of the imputation of personal guilt in order to shield a lady's name from reproach. Elaine must, I think, have rather rubbed that in.

At all events it was an awe-struck, very much subdued Dorgan that tiptoed into my room after Elaine had got through with him.

He came over to the side of my bed, looking unutterable things, solemnly held out his hand, tried for an agonizing minute to bring up a speech that would do justice to the situation, and finally burst out that I must have thought him an awful ass.

There are times when it is only decent to lie a little.

"Not at all," I assured him.

As a matter of fact, this last interposition of Elaine's on my behalf produced a very practical effect. What my status in Monroe would have been among my colleagues on the faculty, my students and the ladies of the Drama Club and the Saturday Fortnightly but for a miraculous intervention of some sort is a painful thing to contemplate. But, thanks to the story Dorgan took back with him that day, I went home a week later—my ankle was as bad as that—like a returning conqueror. They didn't meet me with a band at the station, but it came to about that. People craned round to look at me as I drove by, or stopped me and shook my hand, as if I had been a celebrity.

There was more than the capture of a murderer behind all this. I had become, somehow, a man with a mysteriously romantic past—a person with a thoroughly sophisticated knowledge of the world. The students took to touching their hats to me with a new air of respect, and the co-eds began electing my courses in shoals.

There was no disposition to pry into the details of this past of mine, but it was lit up, somehow, with a sort of sunset splendor. Of course it was all Dorgan's doing.

Really, next to being disparaged by one's friends, I know nothing more disconcerting than to be enthusiastically acclaimed by a person one doesn't like. I don't like him and I never shall, and that is all there is about it. His voice is just as brassy as ever, and he insists on slapping me on the back until I have thought seriously of resigning from the University Club, which is the place where he always catches me.

But I have run a little ahead of my story. The thing that had put an end to Dorgan's talk with Elaine and had sent him up to make amends to me was the arrival of the errant automobile containing Elaine's manager and her maid and a miscellaneous mound of luggage.

THANKS TO
WEED ANTI-SKID CHAINS

There will be no skidding Thanksgiving or any other day if motorists equip their cars with WEED CHAINS

Thousands of motorists are giving thanks to Weed Chains for perfect control in tight places, when a momentary loss of control would have meant loss of life. Stop depending on luck and rubber alone—equip your car with Weed Chains and you will be thankful.

Weed Chains are sold for all tires by dealers everywhere. WEED CHAIN TIRE GRIP COMPANY, 28 Moore St., N.Y. Manufactured for Canada by DOMINION CHAIN CO., LTD., Scarborough Bldg., Montreal.

Hotel La Salle
Chicago's Finest Hotel

La Salle
at
Madison
Street

RATES:		
One Person		Per Day
Room with detached bath	\$2.00 to \$3.00	
Room with private bath	\$3.00 to \$5.00	
Two Persons		Per Day
Room with detached bath	\$3.00 to \$5.00	
Room with private bath	\$5.00 to \$8.00	

The only hotel in Chicago maintaining individual floor service throughout

ERNEST J. STEVENS
Vice-Pres. and Mgr.

For Holiday Gifts
1847 ROGERS BROS.
"Silver Plate that Wears"



Make your gifts this Christmas of silverware. Spoons, forks, knives, serving pieces, or a combination chest will prove not only pleasing but make a handsome remembrance. Some of these chests are surprisingly low in cost. They are priced according to the number of pieces contained and they can be had in almost any combination.

See the Cromwell, Old Colony and other beautiful patterns at your dealer's. Make your selection early while he has a full line. Backed with an unqualified guarantee made possible by an actual test of over 65 years. Sold by leading dealers. Send for Catalogue 1, 90.

INTERNATIONAL SILVER CO., MERIDEN, CONN.
 Successor to Meriden Britannia Co.
 NEW YORK CHICAGO SAN FRANCISCO HAMILTON, CANADA

The World's Largest Makers of Sterling Silver and Plate

*Old Colony
 Cake Fork*

Cardinal Gibbons says:—

"I urge upon all Catholics the use of the Manual of Prayers."

A Beautiful yet Inexpensive Gift for a Catholic Friend or Employee is

MURPHY'S MANUAL OF PRAYERS

In best Morocco binding, gold edges, with a rolled-gold chain. Rosary (your choice of Amethyst, Garnet, Topaz, Carnelian, Crystal, Colonial and Standard, Book-ends).

Both for \$3.00

WE GIVE a rolled-gold Scapular Medal with each order for the Manual. Name in gold letters on book \$2c extra. For Weddings: Manual in white leather \$5.00; silk lined \$6.00.

JOHN MURPHY CO.

Baltimore, Md.

**SILENT
 SERVICE**
 Without Wages



Now—at a low price you can have this invaluable aid to domestic and social service. The most welcome gift for "Her" is this Folding

Tray Wagon

Saves Time, Steps and Strength
 Absolutely sanitary and noiseless. All-Steel. Choice of 3 colors. Rubber tires; lasts a lifetime. Folds compactly. Light, handsome, strong; simple and easily handled. Satisfaction guaranteed. Write for Free Book, trial offer and low price.

BLOOMFIELD MFG. CO.
 Box 33 Bloomfield, Ind.

GUNN

And How You Will Save Money by Placing Them in Your Home

WRITE FOR OUR "BOOK OF DESIGNS"—Beautifully illustrated in colors (mailed free), showing our Sanitary, Mission, Colonial and Standard Book-cases.

The handsome designs, the rich finish, the removable, non-binding doors, the absence of distracting iron bands, make them far better than the old-fashioned kind.

THE GUNN FURNITURE COMPANY
 2 Victoria St., Dept. M., Grand Rapids, Mich.

**SECTIONAL
 BOOKCASES**

You Can Start With One Section and Add to as Needed

We have agencies in every city in this and foreign countries.

Our Prices are Lower than Others.

"GUNN" Guaranteed Quality

Sold by dealers or direct

WRITE FOR CATALOGUE

It was more than an hour later when she came back into my room, a transformed Elaine, in hat and veil and gloves and a long, silky, shimmery blue thing that covered her all up and was designed for a protection against dust during the automobile journey before her. Her arrival sent Dorgan, solemnly atiptoe, out of the room.

"Will I do?" she asked just as she had done once before, ever so long ago—more than a week ago. And when, for some reason, I couldn't get my voice to answer, she stripped off her gloves, turned back the carefully adjusted veil, and sat down beside me on the bed.

"They're waiting for me," she said. "We're going to motor across to some town or other and take a through train to Chicago."

I hadn't anything to say to that either. "So, I suppose," she went on after a little silence, "the only thing to do is to say good-by, isn't it?"

Quite absurdly I began suddenly to feel that there was something painful in the prospect. Another week like the one I had just spent with Elaine would, I believe, have killed me or left my mind a demolished wreck. But the idea of getting on completely without her was rather blank.

"You see," she was saying, "you will have to go back to Monroe as soon as your ankle is well enough. And I've got to go back to work too. My American tour ends in San Francisco in December and in January I open in St. Petersburg."

Elaine was a world-figure and this, that her last sentence indicated, was her real life. They would know her in St. Petersburg and Berlin and Vienna and rapturously take her to their hearts as their own.

And the total of my memories of her was comprised in two days more than a week; a rather queer week it would seem to her when she looked back over it. The awful hotel, the serious ladies, the funny little professor who had lost his reputation and all but lost his job because of her; her trip in the caboose and the purchase of the horse and buggy and the picnic and the rest of it—yes, a distinctly piquant episode, among how big a gallery of others!

If, for a moment, I saw Elaine in this somewhat grandiose scale, I saw myself in one correspondingly small, as if I were looking down into an intensely industrious ant-hill; at my marvelously ant-like friends of the Drama Club who had so nearly torn me to pieces on account of the big bright butterfly that had alighted on the hill and overshadowed us with her wings.

And Elaine, bless her, understood the whole thing. She talked on for a few minutes as if she had noticed nothing, about how I must write to her and tell her all about everything, and how she would write to me and how, when we had vacations, we should manage to see each other.

It might have meant a good deal, or exactly nothing at all, according as one took it. But just at the end she moved up close and put her hands on my shoulders.

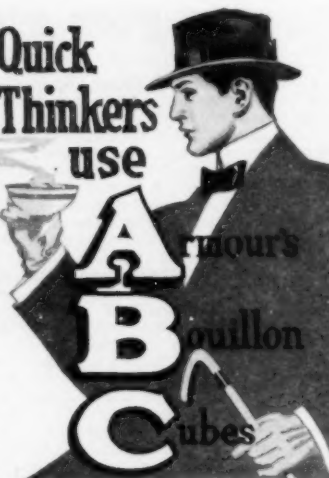
"Oh, my dear," she said, "please miss me dreadfully for a while after I have gone, because I shall miss you like that."

Well, there is no doubt I have done it. I give my lectures on Shaw and Pinero and read my papers before the Saturday Fortnightly with a certain sense of unreality, and I am seriously thinking of giving up my little apartment and taking a room at the club in the hope of curing myself of an absurd practice of harking back to, and living over again, certain indiscreet and almost scandalous hours when I had to peer furtively under my chairs for feminine slippers, when a knock on my outer door could be productive of acute embarrassment, and when a seat in my easy-chair before my fire offered opportunities for doing eccentric things to my hair.

Elaine hasn't gone entirely out of my life either—apart, I mean, from memories. A good deal to my surprise, she has answered my letters copiously, if somewhat irregularly—sometimes with newspaper clippings, sometimes with postcards and, on certain red-letter days, with long, rambling, difficultly legible letters of her own. She has been trying to fire my ambition by urging me to write a play, saying that the distinction of being the only literate person in the United States who hasn't tried to write one is nothing to be vain about after all.

(Continued on Page 45)

Quick Thinkers
 use
A B C
 Armour's Bouillon Cubes



because they make the ideal refreshment and stimulant, which quickens the circulation and fills you with new life and energy. The delicious flavor of beef, vegetables and seasoning all held in one cube. Made in an instant by dropping a cube into a cup of hot water. Beef and Chicken flavor.

Grocers and Druggists Everywhere
 For Free Samples, Address
 Dept. 507
 Armour and Company, Chicago

Armour's Bouillon Cubes

The New Art Round Boxes

Two Types
 of Fair Women



Whitman's

HERE is a new Whitman package. Decorated round art boxes in three sizes—two-pound, three-pound and five-pound. Filled with Whitman's Super-Extra Chocolates (or Confections); these cost, respectively, \$2.50, \$3.50 and \$5.50. Gifts elegant and distinctive.

At Whitman's agencies the country over, or sent postpaid where no agency is convenient.

Write for booklet and illustrated list of gift packages.

STEPHEN F. WHITMAN & SON, Inc.
 Philadelphia, U. S. A.

Makers of *Whitman's* Instantaneous Chocolate and Marshmallow Whip

TYPEWRITERS ALL NAMES

"Visible" Typewriters, factory rebuilt and all other makes sold or rented anywhere at \$4 to \$6 mths. prices allowing rental to apply on price. Shipped with privilege of examination. Write for Catalogue. Typewriter Importers, 34-36 W. Lake St., Chicago, Ill.

THE BOYS' MAGAZINE—FREE
 Send to-day for a free sample copy of THE BOYS' MAGAZINE, the finest boys' publication in the world.
 THE SCOTT F. REDFIELD CO., 510 Main St., Smithport, Pa.

Our MUTUAL Girl

She Leaves Her Humble Country Home to Visit Her Rich Aunt in New York City



To see the world and really be a part of it—to meet face to face great actresses, actors, writers, painters and other famous people—to share in the luxury of the fashionable life of our great cities—is the ambition of every young American woman.

Very few can really live this life themselves; only people of vast wealth can travel widely and share in the hospitality of the rich.

But to see and feel and know all that there is to be seen and known that is worth while, is a privilege that is going to be given you in your own home city.

Here's the Story

The Mutual Film Corporation, controlling the services of the most skilled photographers in the Motion Picture world, has been planning for years to produce a motion picture which will illustrate every point of interest, introduce people of distinction and carry with it a story of intense human interest.

The human interest part of the story will revolve around our Mutual Girl.

You Meet Her at Home

You will see her first in her humble home in a typical small American village where she takes an active part in the restricted life of such a community.

An invitation from her rich and fashionable New York aunt to visit the latter in the metropolis of this country marks the beginning of her entrance into the big outside world.

From the minute she arrives in New York, places and people in which everybody is interested begin to become part of her own life.

You see her arrive at the Pennsylvania station—the most magnificent modern structure in this country, if not in the world—

You see her enter the automobile of her aunt

and ride up Fifth Avenue past the Waldorf, the Metropolitan Museum of Art, the home of Andrew Carnegie, through Central Park, along the Riverside drive, skirting the banks of the historic Hudson and other places of tremendous interest—



Real New York Life

You see her enter the palatial home of her aunt and see the furnishings of this magnificent American palace.

A day later her aunt takes her through the great shops of New York, and you see displayed for her inspection and selection the newest and most elaborate creations of the great dressmakers of Paris.

As the picture develops, you will see our Mutual Girl having tea with famous actresses, dining at the restaurants with their elaborate cabaret shows in full view and actually reproduced in this great motion picture—

You will see her in the studios of the great artists—at receptions given to playwrights and authors—and as you see her with them, you, too, will be meeting them face to face just as they appear in every-day life.

You will see our Mutual Girl on the dock to meet the incoming Imperator, Lusitania or Mauretania—you will see her in the gay carnival atmosphere of a typical Coney Island day—you will visit with her the Stock Exchange, Trinity Church, the Customs House, and you will see with her the palatial homes of the Vanderbilts, the Morgans and the Goulds—in the city and in the country near New York.

All Told in Pictures

With her you will become a part of real New York life and feel its thrill and inspiration.

To say more about this great motion picture at this time would be superfluous—no expense nor effort will be spared to make it complete in every detail and comprehensive to the last degree.

Such a picture as this could not be shown in any theatre on any one night—

It would take days of uninterrupted sightseeing to cover the wide range of interests that this picture will show.

That you may see it all as leisurely as our Mutual Girl sees it, the story will be unwound week by week in reels of a thousand feet each.

The Climax in Movies

If you want to share in the pleasure, excitement and interest of this great triumph of the moving picture art, combining as it does both education and entertainment, look in your city for the Moving Picture House exhibiting MUTUAL Movies.

There you will soon find this great picture displayed once each week for many weeks, and, in addition, a moving picture program of the most beautiful and refined type.

Thirteen great stock companies, including hundreds of actors and actresses, are at work every day producing thrilling dramas, laughable farces, vitally interesting comedies solely for Mutual Movies. The smoothest, most interesting motion pictures ever seen, you will find in the theatres displaying the Mutual Trade Mark. Mutual Movies are shown all over the civilized world in more than ten thousand moving picture theatres.

Look for the MUTUAL Trademark

All films released by the Mutual Film Corporation will be preceded by a "flash" of the Mutual Movies trade-mark, and in the lobby of each theatre displaying Mutual Movies, you will find the Mutual Movies sign or lamp.



Don't miss the first installment of the Mutual Girl when she comes to your city, and don't fail to tell the managers of the Moving Picture theatres that you wish to see this great film.

Mutual

Make Time Fly

Movies

make time fly



S. S. "Volturno" Burned at Sea, Oct. 9, 1913. 136 Lives Lost

Fires at Sea Should Have *Stopped* 38 Years Ago

38 YEARS ago Grinnell Automatic Sprinkler Systems began saving property and lives. For 38 years they have been making factories *death-proof from fire*—also hotels, schoolhouses, stores and steamships. All this time they have been under close observation by fire department experts and insurance experts. In 38 years they have been brought into action—automatically—by 16,539 fires. The record is conclusive: *Not a life lost.*

Without the Grinnell Automatic Sprinkler System, the average loss per fire in the best protected business risks has been \$7361. The average loss per fire under Grinnell Sprinklers has been only \$265 per fire—a reduction of 96½%. (See Official Insurance Records.)

This wiping out of fire danger induces Insurance Companies to reduce your premiums 40% to 90%—depending on varying conditions.

The large saving on insurance pays for your sprinkler system in three to seven years. And after it has paid for itself, it earns a *profit for you* of 15% to 50% per annum.

Moreover, if you do not wish to invest your capital in a system at present, there are construction companies which will put in the Grinnell System at their own expense, and deliver it to you free and clear, after it has paid for itself.

GRINNELL Automatic Sprinkler System

What the Grinnell Automatic Sprinkler System Is

A system of overhead piping on which ingenious mechanisms, called sprinkler "heads," are placed at intervals. When the temperature under any head gets unusually warm, the head automatically *opens*, releasing a powerful, drenching spray of water on the fire, and sends in a fire alarm. Makes the fire *commit suicide* before it has the slightest chance to spread.

General Fire Extinguisher Co.

277 West Exchange Street, Providence, R. I.

Branches in 25 leading cities of United States and Canada

Find Out Your Profit From the Grinnell System

by filling out and sending us this blank—no obligation entailed. Information given us will be held strictly confidential.

Total floor area of buildings to be equipped (inc. basement and attic) _____

Proximity of city water main _____ Size _____

Nature of business _____

Insurance carried on building _____ Rate _____

Insurance carried on stock _____ Rates _____

Signed _____

Address _____

(Continued from Page 42)

Madly enough, I have done it. And what with that and with writing this story I have been dipping into my barrel of lectures quite scandalously. Certainly I have moments of being quite a different person from the man Carrington introduced to her in that room in the Palace Hotel. I wonder, by the way, what has become of Carrington. I haven't heard from him in ever so long. For illustration: the other night, when a notion came to me for something that might serve as a story for her to dance to, I got out of bed then and there, tapped it off on my typewriter, and put it in the mail-box at four o'clock in the morning—as "temperamental" a performance as Carrington himself would be capable of.

But, in the reaction from such moments, I must admit that life gets pretty gray and I think of quite absurd things. For example, the Sunday after I had mailed that last effusion to her, I read in one of the Sunday supplements to a Chicago paper about a certain Grand Duke who was said to be madly in love with her. And the wretched thing brought back, with an absurd poignancy, the moment in the cottage near Musgrove, just before she went away, when, with her wet face against mine, she had asked me to miss her quite dreadfully for a while after she was gone; because she should miss me like that.

Did she say that, I wonder, to the Grand Duke?

POSTSCRIPT

THEY say there was a Georgia judge who charged his jury to bear in mind that there was always a strong probability that the improbable would happen. Evidently that is the philosophy for me to adopt. If I can once get into the habit of confidently expecting the unexpected I shall seldom be surprised. Perhaps it is a Nemesis upon the meticulously methodical manner of my life up to a certain day last October, when I went to the Palace Hotel to call on my friend Carrington. Perhaps it's a consequence which befalls everybody who is, as one might say, wired up on the same circuit with Elaine. Well, it is my lot, I suppose and, on the whole, I am not inclined to quarrel with it.

This is the last thing that happened: Three weeks ago, or such a matter, just after Commencement anyway, I packed a hand-bag and left Monroe with a hope under each arm, as it were, that I might never have to come back—at least, that my professorial chair should know me no more. One of these hopes was the manuscript of an unromantic romance, the other was the manuscript of a drama which, I have since been told by various authorities, is not dramatic. I shall suppress most of the painful circumstances attendant upon my attempt to find a producer for this latter work of art. If ever, from my Olympian position as a professor of drama and occasional contributor to the fifteen-cent magazines, I have patronized Mr. Belasco, chided the Shuberts, spoken bitterly of the commercialism of Messrs. Klaw and Erlanger, these gentlemen enjoyed a magnificent revenge now. Not that they did anything to me. They did nothing whatever. I charged their fortresses, too insignificant a forlorn hope even to draw their fire. I gravitated to the point where an opportunity to get my play read by the vice-president of a music-publishing house that was said to be strong with the Independents, or by a man who did photographic work for the Syndicate, seemed a priceless boon.

If the prospects for the story had not seemed somewhat brighter I shouldn't have lasted as long as I did—should have made my last dent in the July asphalt of Forty-second Street, and stolen back to Monroe without giving the surprising event that Fate had already spun for me a chance to happen.

But it did happen like this. It really did, I think, though I am still a little incredulous about it and pinch myself every now and then to make sure. I was coming out of a doorway just off Broadway, a doorway that let you into a dingy corridor which conducted you to a forbidding elevator, gaunt in turn projected you into a certain gaunt waiting-room: the most efficient waiting-room, I believe, in the world, for you wait there longer and more hopelessly than anywhere else.

As I said, I was coming out of this doorway, having gone in and gone up and had my fill of waiting for one day, and come out again. And I stood on the sidewalk debating whether to visit another torture

chamber a little farther up the street, or to try to recruit my flagging spirits in a hospitable emporium where such matters were dispensed, when a highly burnished town car pulled up at the curb. The highly decorative lady inside looked, back there in the shadows, a little like Elaine. Confound Elaine anyway! It was all her fault that I was here.

And then the door opened and—well, it was Elaine.

I stood there paralyzed, while she alighted from the car and made for the identical doorway that I had just come out of. She had almost reached it before my frozen vocal organs thawed enough to make it possible for me to speak her name. Then she stopped short and looked at me.

It is, I suppose, an unimportant fact, though it seemed to interest the bystanders, that she hugged me then and there—a good tight hug too. She was still in training. The important thing is what she said.

"I'd like to know," she demanded, holding me off for a good look, "how in the world you got here so soon?"

"So soon," I echoed blankly.

"Yes," she insisted. "I didn't send the wireless until night before last. We only landed this morning. And how do you happen to be standing here, right where I want you?"

I think I stammered out "Wireless!" or something idiotic like that, and Elaine, giving up the idea of getting a connected explanation out of me, caught me by the arm and led me back through the doorway.

"Come along," she said briefly. "This is the way we go," and she thrust me into the elevator. When we came out at the top I made a tentative demonstration toward the yawning portal of the waiting room, but Elaine slipped her arm through mine again and drew me down the corridor. "That isn't where we go," she said with a little laugh and a faint stress on the "we."

Where we did go was to a narrower door, bearing the terrifying inscription "Strictly Private. Absolutely no admittance."

As if it were the simplest matter in the world, Elaine opened this door and walked in. An urbane young man sprang to his feet as he recognized her, and made what I can only describe as a salaam. "Mr. So-and-So will see you at once," he assured her, and he opened another door.

"Come along," said Elaine again, and the next minute I was being offered, with considerable effusion, a large mahogany chair. Then the dispenser of this hospitality turned his undivided attention to Elaine, expressed solicitude for her health, hoped she had enjoyed a salubrious voyage, and was delighted to have learned from her note that she had at last found a satisfactory vehicle for the approaching season. And then the heavens fell!

"Mr. Butler," said Elaine, "is the man who has written it."

I pinch myself once more in the process of writing these lines, to make sure. All I can say is that if it is a dream it is a remarkably consistent one.

The august personage at the desk made me his felicitations. If there was an outcropping from an underlying stratum of skepticism about his manner, I wasn't meant to notice it. But Elaine did, and she spoke up promptly.

"Wait till you hear about it," she said. And then and there, very vividly and swiftly, she told him the little idea that I had tapped off on my typewriter, sitting in my pajamas, about four o'clock one morning in Monroe.

"Is it ready?" he asked. "I have already retained Mr. ———— it wasn't Victor Herbert—to compose the music, and he's anxious to begin at once."

Elaine fixed me with her eye. "It will be ready," she said, "in about a week."

In my next really conscious moment I found myself sitting beside Elaine in the town car, headed toward the Park.

"To begin with," I said then, "it isn't my idea at all. I took the thing bodily from Edmund Spenser." Not unnaturally Elaine wanted to know who Edmund Spenser was.

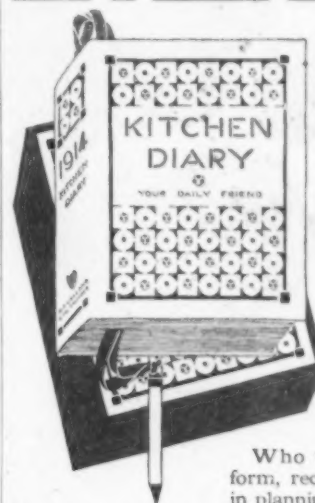
"He's the man," I said, "who wrote The Faerie Queene. And I am the only man who ever read it."

"He's dead, isn't he?" said Elaine.

"Completely," said I. "Three hundred years or so. And the finest romantic opera plot that there is has been tucked away in the middle of that poem all this time and no one's ever found it."

"Well, you have found it," said Elaine, "and right after lunch you're going to

Not a Cook Book—This is New!



Here is another publication bearing the "Mark of Originality." It's a gift that will be welcomed in every home.

The Kitchen Diary

The minute you see this beautiful, practical volume, you'll know it is for every housekeeper and home-maker who must answer the daily question: "What shall we have to eat today?"

Who would keep in permanent, convenient form, records of menus which shall prove helpful, in planning meals from day to day and year to year;

Who wishes to keep a concise report of fruits put up, of pickles made, and all the details of the kitchen work of that nature, for future reference;

Who wishes to keep a daily record of the groceries and other supplies ordered to enable her to check weekly and monthly bills;

Who wishes to remember what her guests enjoyed on their previous visits, so that she will find in "Guests' Favorite Dishes and Otherwise" what their preferences are, thus making their stay more enjoyable through the added charm of such thoughtfulness.

To those housekeepers who pride themselves upon their systematic management, this book, with its pages for daily orders, will prove a helpful daily friend.

A Book of 768 printed pages, artistically bound in special oil-cloth, with linen tape and Faber pencil, beautifully boxed. Retail Price 50 Cents.

For Sale at all Leading Book, Stationery and Gift Shops

If your dealer cannot supply you, we will mail "The Kitchen Diary" on receipt of the price.

Our beautiful New Catalog artistically illustrated in colors will be sent free upon request. When writing, please mention your dealer's name. Catalog shows many of the latest Volland Art Publications—Christmas Cards, Calendars, Juvenile Books, Gift Books, Occasion Folders, Place Cards, Holiday Novelties, etc. It will be of great assistance in selecting inexpensive but appropriate Christmas Gifts.

P. F. VOLLAND & COMPANY, Art Publishers, 105 S. Michigan Ave., Chicago, U. S. A.

Each Volland publication bears The Mark of Originality

SWAN
SAFETY AND SELF-FILLER
FOUNTAIN PEN

A XMAS GIFT of quality and distinction. "Swan" Pens, as Christmas gifts, pay a pretty compliment to the recipient by conveying the inference that only the best would be a suitable present. Practical presents are now the rule and people of discriminating tastes are more and more delighting their friends with gifts of "Swan" Fountpens. Theirs is an example worthy of emulation.

The "Swan Self-Filler" is the latest style of "Swan," and will prove a very popular gift this year for business men and all who require in a pen large ink capacity and a simple, efficient self-filling device.

The "Swan Safety" can be carried with security in a lady's handbag or a man's coat, vest or trouser's pocket. A very desirable pen for ladies, students and professional men—particularly doctors.

"Swans" may be had in a wide variety of designs from \$2.50 up to \$38.00. The style of ornamentation makes the difference in cost. Uniform "Swan" quality prevails, regardless of price. Every pen is guaranteed unconditionally to give satisfaction—the guarantee of a firm who have been 70 years in business.

At all Jewelers, Stationers and Druggists

Write for illustrated folder

SAFETY 250 UP
SELF-FILLER 300 UP

MABIE, TODD & CO.
17 Maiden Lane, New York 209 S. State St., Chicago
124 York St., Toronto London Paris Brussels Sydney



Nobility Chocolates

We offer you a quarter pound box of dollar a pound Chocolates (\$1.25 on the Pacific Coast) because to taste Nobility Chocolates means to keep on tasting them—to buy them.

Get your "Satisfaction Box" now. Send your name and address and that of your friends—enclosing only 10c for postage and packing for each name—and the boxes will be mailed at once. No two candies in a box the same (nor are there duplicates in a pound), but all have Nobility quality—the satin smoothness in cream and chocolate that means candy sense and candy expense to create. Nobility Chocolates—they're firm, but don't they melt!

LOOSE-WILES COMPANY 247 Washington St., North, Boston, Mass.

Educations for Young Men and Young Women

During 1913 several hundred young people secured complete or partial courses in colleges, conservatories and business schools all over the country through The CURTIS Scholarship Plan

ONE young man in New York writes: "My work in odd hours during this year will finance the remaining two years at Johns-Hopkins." A fifteen-year-old girl in Hartford, Connecticut, says: "Two years at the New England Conservatory! I can hardly believe that my dream has come true. I don't know how to thank you for the opportunity."

No young man or young woman who longs for an education need be prevented from obtaining it through lack of money. The Curtis Publishing Company has paid for

hundreds of courses in return for work done in leisure hours for *The Saturday Evening Post*, *The Ladies' Home Journal* and *The Country Gentleman*. Any course of instruction may be chosen—musical, artistic, literary, business or technical. The plan provides for all expenses and, at the same time, pays a cash salary while the work is being done. If you are interested, drop us a line telling us what educational institution you wish to enter.

We'd like to send you a dainty booklet telling what some young people have done and how they did it.

Educational Division, Box 172

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA, PA.

begin to write it. You haven't much time, you know."

"Of course," I observed airily, "what you said up there in the office about its being ready in a week was simply a joke."

"Was it?" said Elaine. "You wait and see."

We got two stenographers from an agency and we finished Elaine's "vehicle"—that seems to be the accepted way of designating it—on the scheduled hour.

Twenty-four hours later, completely numb above the shoulder blades, purged of every idea that ever had infected my system, I reclined in splendid lassitude among the cushions on the divan in Elaine's sitting room. She was wandering informally about the place. The august personage at the desk had just telephoned that he had read it and that it was, in his confident opinion, a knock-out.

"I read your story the other night," said Elaine from the window. I had thrown it out to her as one throws a fur overcoat to the pursuing wolves, to give her something to occupy her during the last hours of my frantic struggle with The Faerie Queene. I told her I hoped she liked it.

"Pretty well," said Elaine. "Is that editor of yours going to take it?"

"I don't know," said I. "He's making a fuss about the last part of it. Wants a happy ending."

"Well," said Elaine, "aren't you going to do it for him?"

"How can I?" I protested rather crossly. "I have no imagination. I just told the thing as it happened. Why should it have a happy ending anyway? These editors are the most incurable lot of romanticists I ever saw. Can't an ending be reasonably happy without setting up an infernal jingle of wedding-bells?"

"I don't know," said Elaine, drifting back to the window again. "Can it?" Then, after a silence—"By the way," she began again, "did Maurice Carrington write you that he's engaged?"

"Engaged!" I cried. "Do you mean to somebody besides you?"

"He hasn't been engaged to me for ever so long," said Elaine. "This is a girl in Yonkers."

The man had been engaged to Elaine—Elaine, mind you. And now he looked forward to marrying a girl in Yonkers! Something of this import escaped me.

"Oh, I don't know," said Elaine placidly. "I think a girl from Yonkers—a rather fat girl—will be exactly the person for him. He'll never have to worry about her, you see, and he'll take all his poetry out in writing."

All the same, the news was rather a shock to me and I ruminated over it for a while in silence.

By and by Elaine came back from the window and sat down on the edge of the divan. Contrary to her custom in such circumstances she didn't touch me at all.

"Do you know," she said at last, "I believe I agree with the editor?"

"Do you mean," I demanded, "that you think a story can't be happy unless people get married at the end of it?"

"Something like that," she said. "I'd like to get married anyway. And you know you told me I ought to, once."

I sat up on the divan and looked at her.

"Now look here," I told her severely, "one might think, from the way this sounds, that you were proposing to me."

"I am," said Elaine calmly. "For the third time."

"Didn't you say," I demanded, "that the only person for you to marry was somebody who wasn't in love with you a bit?"

She was eyeing her cigarette now pretty intently, but she made a little nod with her head by way of acknowledgment.

"That lets me out," said I. "Because, you see, I have been perfectly crazy in love with you from the very first."

At that, unexpectedly enough, her eyes filled with sudden tears. She dropped her cigarette and gave me a good tight hug.

"You dear!" said Elaine.

But, do you know, I have never managed to be sure who it was that gave me the kiss that really started this story going? Of course it is reasonable to suppose that it was Molly Harrison, who took me, in one blind moment, for her young man.

"Or," suggests Elaine, "it might have been me—not mistaking you for anybody, you know, just coming up and kissing you because—well, because I liked your looks."

Do you suppose that is what she did?

(THE END)



Weights nine pounds

\$30

Zip! All the Dirt Gone

Not only the surface dirt, lint, ravelings, and matches, but all the dirt below the surface

Old-fashioned cleaning methods leave most of the dirt behind. They don't get the dirt below the surface. You have to follow them with duster, brush and dustpan—a tiresome, never-ending task.

The Frantz Premier gets all the surface dirt—all the dirt below, surely, quickly and easily. It doesn't scatter dirt through the house to settle on furniture, walls and draperies. It picks up the dirt you can't see—the dirt inside the rug—the dirt that fades the color and ruins the fabric of floor coverings. It does away with dusters, brushes and dustpans.

Run a Frantz Premier over a dirty rug—Zip! The dirt is gone. Run it over another rug—one you think is clean. The dirt you'll get—the dirt below—will surprise you. You'll know why the Frantz Premier way is a better and easier way to clean.

Children use the Frantz Premier without fatigue. Can be carried anywhere in one hand. Built for the smallest home—used in the largest. Home demonstration free. Write for the "9 A. M." booklet.

Automatic Air-Driven Brush

Exclusive Frantz Premier feature. Positive action. Won't injure nap. Gets ravelings, cotton, matches, etc. Brushes raise and lower automatically.

THE PREMIER VACUUM CLEANER CO.
1120 Power Ave., Cleveland, Ohio

Dealers Wanted in Unassigned Territory.



THE EMERALITE BED LAMP



Can Be Attached To Any Bed

Like all "Emeralite" lamps (with the emerald green glass shade and white glass lining) this lamp affords the maximum of reading comfort and can be attached by left-hand clamp and detachable key to any brass bed post, vertical or horizontal, round or square, from 1/2 in. to 2 1/2 in. diameter. Will not mar bed's finish. Also made with telescopic jaw clamp to fit wooden bedsteads. The light is soft and

restful and can be placed just where you want it. This is the ideal fixture for hotels, hospitals or home. No unsightly screws, no protruding corners. Neat, efficient, practical, convenient. Can be used with electric, kerosene or carbon lamp. Sold by dealers everywhere. Write for our booklet telling all about this bed lamp and the other 30 handsome styles.

H. G. McFADDIN & CO. 37 Warren St., New York

BE KIND TO YOUR EYES

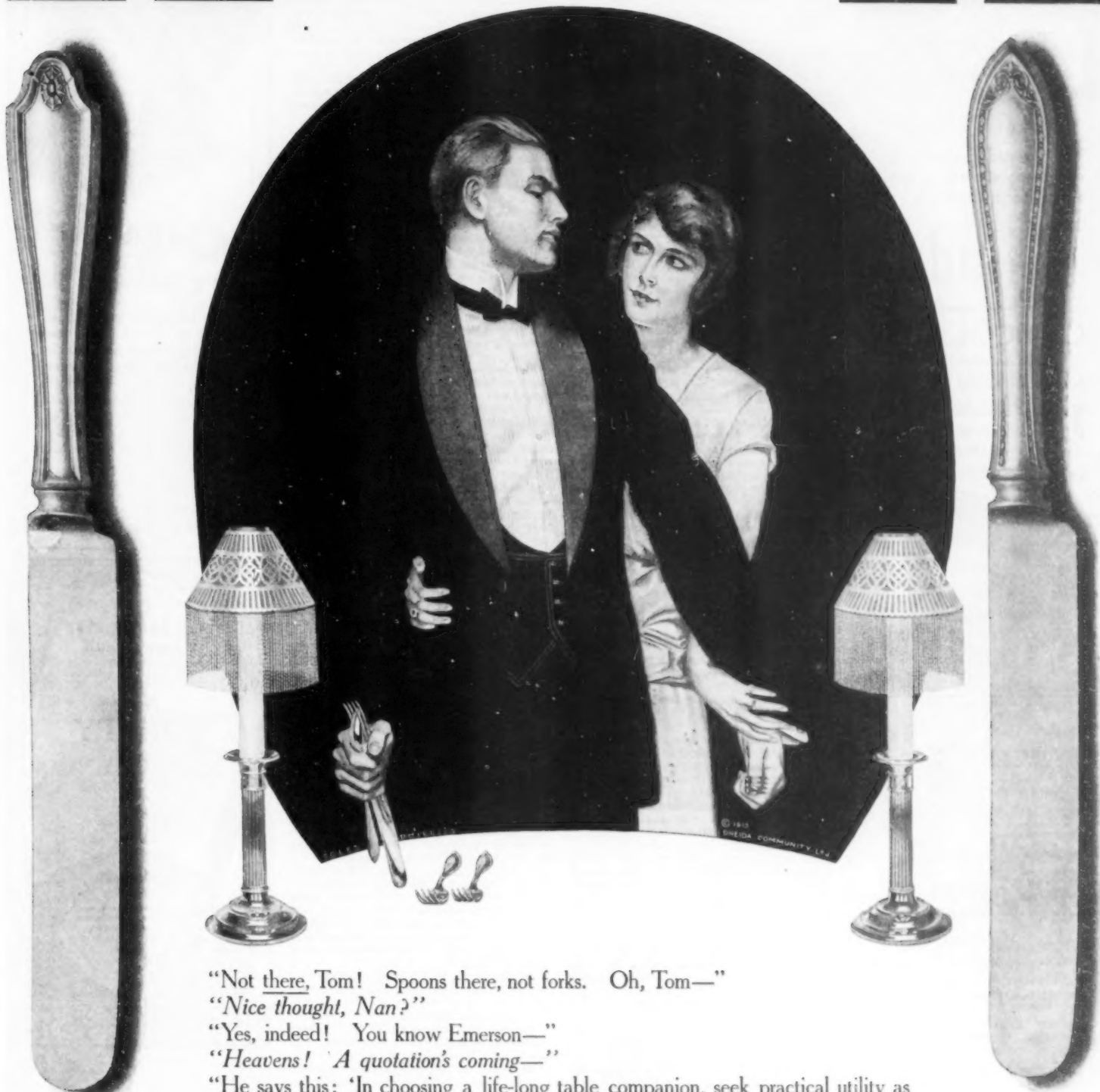


Picture-Hanging Simplified
no wire—pictures always straight—walls made attractive.
Moore Push-Pins
Glassheads, needle points. For small pictures, calendars, draperies, etc. Two sizes, 1/2 dozen 10c

Moore Push-less Hangers
The Hanger with the twist. Made of brass with steel nail—note the angle. Place ordinary screw eye in back of frame, hook it to the hanger and your picture is up. For mirrors, hall racks, etc. Two sizes, No. 25 (holds 20 lbs.) 1/2 doz. 10c, or No. 28 (100 lbs.) 1/2 doz. 10c.
At stationery, hardware, photographic and department stores, or by mail. Send 3c stamp for sample.

MOORE PUSH-PIN CO., 127 Berkley St., Philadelphia, Pa.

COMMUNITY SILVER



GEORGIAN
DESIGN

SHERATON
DESIGN

"Not there, Tom! Spoons there, not forks. Oh, Tom—"

"*Nice thought, Nan?*"

"Yes, indeed! You know Emerson—"

"*Heavens! A quotation's coming—*"

"He says this: 'In choosing a life-long table companion, seek practical utility as well as attractiveness'—"

"*Ah! I'm listening!*"

"So I've been thinking how lucky I was in choosing—"

"*Flatterer!*"

"Oh! Not you, silly,—our new Community Silver."

PLATE DE LUXE. AT YOUR SERVICE FOR 50 YEARS.

6 TEASPOONS, \$2.15 (engraving extra). In Canada, \$2.75.

AN AMIABLE CHARLATAN

(Continued from Page 5)



Waiting For An Opening

The assorted chocolates that will make you candy hungry—every piece a surprise.

Milady

CHOCOLATES

"The American Candy"

50c, 85c, \$1, \$2 and \$3—the Box

REX "King of Bitter Sweets"
35c, 60c and \$1—the Box

At your dealers or sent direct on receipt of price

AMERICAN CANDY CO., MILWAUKEE



Stop wasting time with the old-fashioned tin-tip, frayed-end "Shoe String."



Boston Tip

PATENTED SHOE LACES

—wear longer—look better. Tip is covered—part of the lace itself.

No metal to pull off. No enamel to wear off. No composition to soften.

Be a pair at your dealer's—if he hasn't them, send to us.

BOSTON SPIRAL TAGGING CO.
Providence, R. I.



Fairy

Just anything on wheels won't do for your child. Risk of accident from cheap machines is too great. "Fairy" Velocipedes and Tricycles have highest grade bicycle construction—steel tubing—regular bicycle saddle—ball bearings throughout—comfortable—easy running—afford beautiful exercise without harmful effort. Velocipedes for boys. Tricycles for girls. Bicycles for both.

Write for descriptive booklet. The Worthington Co.
As well made as the best "made in U.S.A." wheels. 695 Center St., Elyria, O.
Originators of Ball-Bearing Vehicles for Children

"Then all I have to say about it is that I am glad!" I declared.

"Why?" she murmured, looking at me wonderingly.

"Because he is your father and I have helped him," I answered under my breath. For a few moments she was silent. She looked at me however; and as I watched her eyes grow softer I suddenly held out my hand, and for a moment she suffered hers to rest in it. Then she drew away a little. She was still looking at me steadfastly; but something that had seemed to me inimical had gone from her expression.

"Mr. Walmsley," she said slowly, "I want to tell you I think you are making a mistake. Please listen to me carefully. You do not belong to the order of people from whom the adventures of the world are drawn. What you are is written in your face. I am perfectly certain you possess the ordinary conventional ideas as to right and wrong—the ideas in which you have been brought up and which have been instilled into you all your life. My father and I belong to a different class of society. There is nothing to be gained for you by mixing with us, and a great deal to be lost."

"May I not judge for myself?" I asked.

"I fear," she answered, looking me full in the face and smiling at me delightfully, "you are just a little prejudiced."

"Supposing," I whispered, "I have discovered something that seems to me better worth living for than anything else I have yet found in the world I know of—if that something belongs to a world in which I have not yet lived—do you blame me if for the sake of it I would be willing to climb down even into —"

She held out her finger warningly. I heard heavy footsteps outside and the rattle of the doorhandle.

"You are very foolish!" she murmured. "Please let my father in."

Mr. Parker returned in high good humor. He had met a host of acquaintances and declared that he had not had a dull moment. As for the performance he seemed to have forgotten there was one going on at all.

"I am for supper," he suggested. "I owe our friend here a supper in return for his interrupted dinner."

"Supper, by all means!" I agreed.

"Remember that I am wearing a hat," Evesaid. "We must go to one of the smaller places."

In the end we went back to Stephano's. We sat at the table at which I had so often watched Eve and her father sitting alone, and by her side I listened to the music I had so often heard while I had watched her from what had seemed to me to be an impossible distance.

Mr. Parker talked wonderfully. He spoke of gigantic financial deals in Wall Street; of operations which had altered the policy of nations; of great robberies in New York, the details of which he discussed with amazing technical knowledge.

He played tricks with the knives and forks, balanced the glasses in extraordinary fashion, and reduced our waiters to a state of numb and amazed incapacity. Every person who entered he seemed to have some slight acquaintance with. All the time he was acknowledging and returning greetings, and all the time he talked.

We spoke finally of gambling; and he laughed heartily when I made mild fun of the gambling scare that was just then being written up in all the papers and magazines.

"So you don't believe in baccarat tables in London!" he said. "Very good! We shall see. After we have supped we shall see!"

We stayed until long past closing time. Mr. Parker continued in the highest good humor, but Eve was subject at times to moods of either indifference or depression. The more intimate note which had once or twice crept into our conversation she seemed now inclined to deprecate. She avoided meeting my eyes. More than once she glanced toward the clock.

"Haven't you an appointment tonight, father?" she asked, almost in an undertone.

"Sure!" Mr. Parker answered readily. "I have an appointment, and I am going to take you and Mr. Walmsley along."

"I am delighted to hear it!" I exclaimed quickly.

"I'll teach you to make fun of the newspapers," Mr. Parker went on. "No gambling hells in London, eh? Well, we shall see!"

To my great relief Eve made no spoken objection to my inclusion in the party. When at last we left a large and handsome motor car was drawn up outside waiting for us.

"A taxicab," Mr. Parker explained, "is of no use to me—of no more use than a hansom cab. I have to keep a car in order to slip about quietly. Now in what part of London shall we look for a gambling hell, Mr. Walmsley? I know of eleven. Name your own street—somewhere in the West End."

I named one at random.

"The very place!" Mr. Parker declared; "the very place where I have already an appointment. Get in. Say, you Londoners have no idea what goes on in your own city!"

We drove to a quiet street not very far from the Ritz Hotel. Mr. Parker led us across the pavement and we entered a block of flats. The entrance hall was dimly lit and there seemed to be no one about. Mr. Parker, however, rang for a lift, which came promptly down.

"You two will stay here," he directed, "for two or three minutes. Then the lift will come down for you."

He ascended and left us there. I turned at once to Eve, who had scarcely spoken a word during the drive from the restaurant.

"I do wish you would tell me what is troubling you, Miss Parker," I begged. "If I am really in the way of course you have only to say the word and I'll be off at once."

She held my arm for a moment. The touch of her fingers gave me unreasonable pleasure.

"Please don't think me rude or unkind," she pleaded. "Don't even think that I don't like your coming along with us—because I do. It isn't that. Only, as I told my father before supper, you don't belong! You ought not to be seen at these places, and with us. For some absurd reason father seems to have taken a fancy to you. It isn't a very good thing for you. It very likely won't be a good thing for us."

"Do please change your opinion of me a little," I implored her. "I can't help my appearance; but let me assure you I am willing to play the Bohemian to any extent so long as I can be with you. There isn't a thing in your life I wouldn't be content to share," I ventured to add.

She sighed a little petulantly. She was half-convinced, but against her will.

"You are very obstinate," she declared; "but, of course, you're rather nice."

After that I was ready for anything that might happen. The lift had descended and the porter bade us enter. We stopped at the third floor. In the open doorway of one of the flats Mr. Parker was standing, solid and imposing. He beckoned us, with a broad smile, to follow him.

To my surprise there were no locked doors or burly doorkeepers. We hung up our things in the hall and passed into a long room, in which were some fifteen or twenty people. Most of them were sitting round a *chemin de fer* table; a few were standing at the sideboard eating sandwiches. A dark-haired, dark-eyed, sallow-faced man, a trifle corpulent, undeniably Semitic, who seemed to be in charge of the place, came up and shook hands with Mr. Parker.

"Glad to see you, sir—and your daughter," he said, glancing keenly at them both and then at me. "This gentleman is a friend of yours?"

"Certainly," Mr. Parker replied. "I won't introduce you, but I'll answer for him."

"You would like to play?"

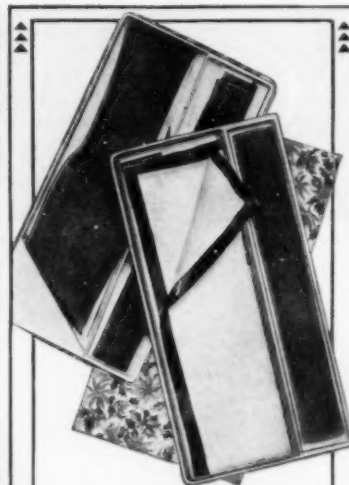
"I will play, certainly," Mr. Parker answered cheerfully. "My friend will watch—for the present, at any rate."

He waved us away, himself taking a seat at the table. I led Eve to a divan at the farther corner of the room. We sat there and watched the people. There were many whose faces I knew—a sprinkling of stock-brokers, one or two actresses, and half a dozen or so men about town of a dubious type. On the whole the company was scarcely reputable. I looked at Eve and sighed.

"Well, what is it?" she asked.

"This is no sort of place for you, you know," I ventured.

"Here it comes," she laughed; "the real, hidebound, respectable Englishman! I tell you I like it. I like the life; I like the light and shade of it all. I should hate your stiff



CHENEY

SILK CRAWATS

Most appropriate for Christmas giving are these Cheney holiday sets. There are combination boxes of either tubulars or flowing-end four-in-hands with either handkerchiefs or socks. There are individual boxes of cravats, handkerchiefs, scarfs, mufflers and English squares. At all dealers'.

CHENEY BROTHERS

Silk Manufacturers

4th Ave. and 18th St., New York

It's not the Razor's Fault

If your razor is dull, the strop is probably guilty. Keep it in perfect condition with a

New TORREY Honing Strop

It's surfaced with our wonderful sharpening preparation that quickly puts a sharp, smooth cutting edge on your razor. You need no experience—the strop has that. If your dealer can't supply you, write us. Booklet on shaving, free. Prices, 50c, 75c, \$1.00, \$1.50, \$2.00 and \$2.50. Get the Torrey razor—the best made.

Dealers, write at once for our special proposition.
J. R. TORREY & COMPANY
Dept. A.
Worcester, Mass.

NEW BUSINESS TYPEWRITER \$18

Wonderful \$18 Bennett Portable Typewriter does all work of \$100 machines. All important improvements, writing visible, 84 character standard keyboard. Slips in grip or pocket. Write on train, at home, office, anywhere. Simplicity (250 parts; others 1700 to 3700), makes durable and low-priced. Neat rapid work. Lasts lifetime. Made in famous Elliott-Fisher factory by experts who make \$175 to \$1000 Billing Machines. Neat carrying case free. Few live agents wanted. Ask for catalog.

G. M. Bennett Typewriter Co.
366 Broadway New York

SUCCESS SHORTHAND TAUGHT BY MAIL

By Expert Reporters. Graduates competent stenographers and court reporters. Satisfaction guaranteed or money refunded. CATALOG FREE. SUCCESS SCHOOL, 221 Schiller Bldg., Chicago.



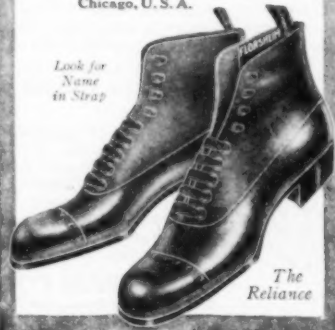
A shoe of unlimited comfort, with style to suit your taste—modeled over "Natural Shape" lasts—has "The Florsheim Shoe" in every pair.

There is a Florsheim dealer ready to serve you—if unable to locate him—write us.

\$5.00 PER PAIR
and up to **\$7.00**

Style Book FREE upon request

The Florsheim Shoe Co.
Chicago, U. S. A.



Play Billiards at Home

Easy to Own this Table



BURROWES Billiard and Pool Table

Do you know how very little it would cost to have your own Billiard and Pool Table? Under our easy payment plan the expense is hardly noticeable.

Play While Paying

Instead of paying for the use of a public table, with nothing to show for the expense, you can become the owner of a Burrowes Table for the same amount or less, using the Table in the meantime.

This is your opportunity to play these fascinating, exciting, wholesome games under ideal conditions. Billiards and Pool are the most popular games in the world.

Burrowes Tables are correct in every detail. They are used by experts for home practice. The most delicate shots can be executed with the utmost accuracy. No special room is needed. Table may be mounted on dining-room or library table or on its own legs or stand. Balls, cues, etc., free.

FREE TRIAL—NO RED TAPE

On receipt of first installment we will ship Table. Play on it one week. If unsatisfactory return it, and on its receipt we will refund your deposit. This ensures you a free trial. Write today for illustrated catalog giving prices, terms, etc.

E. T. BURROWES CO., 806 Center Street, Portland, Me.

English country houses, your highly moral amusements, and your dull day-by-day life. Look at those people's faces as they bend over the table!

"Well, I am looking at them," I told her. "I see nothing but greed. I see no face that has not already lost a great part of its attractiveness."

"Perhaps!" she replied indifferently. "I will grant you that greed is the keynote of this place; yet even that has its interesting side. Where else do you see it so developed? Where else could you see the same emotion actuating a number of very different people in an altogether different manner?"

"For an adventures," I remarked, "you seem to notice things."

"No one in the world, except those who live by adventures, ever has any inducement to notice things," she retorted. "That is why amateurs are such failures. One never does anything so well as when one does it for one's living."

"The question is arguable," I submitted. She shrugged her shoulders.

"Every question is arguable if it is worth while," she agreed carelessly. "Look at all those people coming in!"

"I don't understand it," I confessed. "These places are against the law, yet there seems to be no concealment at all! Why aren't we raided?"

"Raids in this part of London only take place by arrangement," she assured me. "This place will reach its due date sometime, but everyone will know all about it beforehand. They are making a clear profit here of about four hundred pounds a night and it has been running for two months now. When the raid comes Mr. Rubenstein—I think that is his name—can pay his five-hundred-pound fine and move on somewhere else. It's wicked—the money they make here some nights!"

"You seem to know a good deal about it," I remarked.

"The place interests father," she told me. "He comes here often."

"And you?"

"Sometimes. I am not always in the humor."

I looked at her long and thoughtfully. Her beauty was entirely the beauty of a young girl. There were no signs of late hours or anxiety in her face. She puzzled me more than ever.

"I wish I knew," I said, "exactly what you mean when you call yourself an adventures."

She laughed. "It means this," she explained: "Tonight I have money in my purse, jewels on my fingers, a motor car to ride home in. In a week's time, if things went badly with us, I might have nothing. Then father or I, or both of us, would go out into the world to replenish, and from whomever had most of what we desired we should take according to the opportunity."

"Irrespective of the law?"

"Absolutely!"

"Irrespective of your sense of right and wrong?"

"My sense of right and wrong, according to your standards, does not exist."

I gave it up. She seemed thoroughly in earnest, and yet every word she spoke seemed contrary to my instinctive judgment of her. She pointed to the table.

"Look!" she whispered. "These people don't seem as though they had all that money to gamble with, do they? Look! There must be a thousand or fifteen hundred pounds upon the table."

It was just as she said these words that the thing happened. From somewhere among the little crowd of people gathered round the table there came the sound of heavy stamping on the floor, and in less than a moment every light in the room went out. The place was in somber darkness. Then, breaking the momentary silence, there came from outside a shrill whistle. Again there was a silence—and then pandemonium! In a dozen different keys one heard the same shout:

"The police!"

Eve gripped my arm. My matchbox was out in a moment and I struck a match, holding it high over my head. As it burned a queer little halo of light seemed thrown over the table. The door was wide open and blocked with people rushing out. The banker was still sitting in his place. At first I seemed to have the idea that Mr. Parker was by his side. Then, to my astonishment, I saw him at the opposite end of the table, standing as though he had appeared from nowhere. A stentorian voice was heard from outside:



ARROW SHIRTS

DONCHESTER an evening shirt has a bosom that cannot bulge, because the end slides over the trouser band, keeping it always flat and in its place.

\$2.00 and up.

ARROW COLLARS

WALDORF, NEWPORT, VALCOURT—all good for evening wear. CLUETT, PEABODY & CO., INC., Makers, TROY, N. Y.

WIDE YOUR FEET

Help keep the house clean—don't track mud, snow, dust, dirt through the house—get a

Grab's Foot Scraper

Automatically Adjustable

Fastens to doorposts or any place outside. Hand-somely enameled—looks neat—can be removed and swept under. The only device made which cleans bottoms and sides of shoes in one operation. Automatically adjusts itself to any shoe—has 12 polished plates for scraping soles and 2 stiff bristle brushes which clean sides of shoe—sifts mud—no home should be without it. Price \$1. Because to get Grab's Genuine Automatic Foot Scraper—take no substitute. Send for Free Booklet. Agents Wanted.

Victor M. Grab & Co., Ashland Block, Dept. F-86 Chicago

10 DAYS FREE TRIAL

We ship on approval without a cent of post freight prepaid. DON'T PAY A CENT if you are not satisfied after using the bicycle 10 days.

DO NOT BUY a bicycle or a pair of tires from anyone at any price until you receive our latest art catalogs illustrating every kind of bicycle, and have learned our special prices and attractive new 1914 offers.

ONE CENT is all it will cost you to write a postal and everything will be sent you free postpaid by return mail. You will get much valuable information. Do not wait, write now.

TINES, Coaster-Brake rear wheels, lamps, mirrors at half retail prices.

MEAD CYCLE CO., Dept. G-55, Chicago

VENUS PERFECT PENCILS

Convince yourself of

VENUS PENCIL Superiority

VENUS

Writes smoothest

Erases cleanest

Wears longest

17 Black and 2 Copying Degrees

Write for Free Sample. Ask for Soft, Medium or Hard

AMERICAN LEAD PENCIL CO.

221 FIFTH AVENUE, NEW YORK

For His Christmas

Give him a Rockwell Reminder for 1914. A daily calendar (twelve monthly pages) on bond paper, and leather cover, holding two months at a time. Insert new and each month. Note engraving space. Your old reminders still and 1-cent getting in impossible.

Size 3 in. by 5 in. Just fits the vest pocket. Genuine Fiskin or Seal \$1.00. Fine Black Leather .50. Name on cover in gold (extra) 25.

Postpaid on receipt of price—Money back if not satisfied. ROCKWELL PRINTING CO., 1100 Clinton St., Hoboken, N. J.

The Guaranteed Flour

OCCIDENT

Costs a little more than others — worth it.

Your grocer refunds your money without argument if you are not satisfied.

Russell-Miller Milling Co., Minneapolis, U. S. A.

Smoke Five With Me

Here is the Sweetest smoke that I ever knew, and I've smoked for 40 years.

The tobacco grows in a mountainous district of Cuba. A resident expert—a rare connoisseur—picks it out for me. I have it made up for my private use as a Panatela, the size of this picture. It bears my own monogram band.

The aroma is rare, mild, sweet and exquisite. I have never found anything like it in a ready-made cigar.

I have long supplied these cigars to my friends, and the circle of users has grown into thousands. Now it occurs to me that many others would be glad to share this discovery. So I have decided to let some of them do it.

I will supply a few men who love good Havanas, and who want something exceptional, at close to my cost. I send them by Parcel Post. If you crave big, heavy, strong cigars, these of mine won't please you. But men who enjoy something mild and exquisite can find nothing like these, I think.

I'll Send Five

If you will send me ten cents—just to show your sincerity—I will mail you these cigars. Smoke five with me—then order as wanted. The price is \$5 per hundred, \$2.60 for 50—all charges prepaid. Use your letterhead, please, or your business card and write now for the five cigars.

J. ROGERS WARNER
400 Lockwood Building, Buffalo, N. Y.

"Ladies and gentlemen, if you please! Nothing has happened. The lights will be on again immediately."

Almost as he spoke the place was flooded with light. The faces of the people were ghastly. A babel of voices arose.

"Where are the police?"

"Who said the police?"

The little dark gentleman whose name was Rubenstein stood upon a chair.

"Ladies and gentlemen," he called out, "nothing whatever has happened—nothing! The electric lights went out owing to an accident, which I will investigate. It seems to have been a practical joke on the part of the lift man, who has disappeared. There are no police here. Please take your places. The game will proceed."

They came back a little reluctantly, as though still afraid. Then suddenly the banker's hoarse voice rang out through the room. All the time he had been sitting like an automaton. Now he was on his feet, swaying backward and forward, his eyes almost starting from his head.

"Lock the doors! The bank has been robbed! The notes have gone! Mr. Rubenstein, don't let anyone go out! I tell you there was two thousand pounds upon the table. Someone has the notes!"

There was a little murmur of voices and a shriek from one of the women as she clutched her handbag. Mr. Parker, bland and benign, rose to his feet.

"My own stake has disappeared," he declared; "and the pile of notes I distinctly saw in front of the banker has gone. I fear, Mr. Rubenstein, there is a thief among us."

Mr. Rubenstein, white as a sheet, was standing at the door. He locked it and put the key in his pocket.

"Ladies and gentlemen," he said, "play is over for tonight. We are, without a doubt, the victims of an attempted robbery. The lights were turned out from the controlling switch by the lift man, who has disappeared. I will ask you to leave the room one by one; and, for all our sakes, I beg that any unknown to us will submit themselves to be searched."

There was a little angry murmur. Mr. Rubenstein looked pleadingly round.

"Ladies and gentlemen," he begged, "you will not object I am sure. I am a poor man. Two thousand pounds of my money has gone from that table—all the money I kept in reserve to make a bank for you. If anyone will return it now nothing shall be said. But to lose it all—I tell you it would ruin me!"

The perspiration stood out on his forehead. He looked anxiously round, as though seeking for sympathy. Mr. Parker came over to his side.

"Say, Mr. Rubenstein," he declared, "there isn't anyone here who wants you to lose a five-pound note—that's a sure thing! But there is just one difficulty about this searching business: How can you identify your notes? If I, for instance, were to insist that I had brought with me two thousand pounds in banknotes in my pocket—which, let me hasten to assure you, I didn't—how could you deny it?"

"My notes," Mr. Rubenstein replied feverishly, "all bear the stamp of Lloyd's Bank and today's date. They can all be recognized."

"In that case," Mr. Parker continued, "I recommend you, Mr. Rubenstein, to insist upon searching every person here not thoroughly known to you; and I recommend you, ladies and gentlemen," he added, looking round, "to submit to be searched. It will not be a very strenuous affair because no one can have had time to conceal the notes very effectively. I think you will all agree with me that we cannot allow our friend, who has provided us with amusement for so many nights, to run the risk of a loss like this. Begin with me, Mr. Rubenstein. No—I insist upon it. You know me better than most of your clients, I think; but I submit myself voluntarily to be searched."

"I thank you very much indeed, sir," Mr. Rubenstein declared quickly. "It is very good of you to set the example." He continued, thrusting his hand into Mr. Parker's pockets. "Ah! I see nothing here—nothing! Notes in this pocket—ten, twenty, thirty. Not mine, I see—no Lloyd's stamp. Gold! A pleasant little handful of gold, that. Mr. Parker, I thank you, sir. If you will be so good as to pass into the next room."

I brought Eve up. We were recognized as having been sitting upon the divan and

Mr. Rubenstein, with a bow and extended hand, motioned to us to pass on.

"You will visit us again, I trust," he said, "when we are not so disturbed."

"Most certainly!" Mr. Parker promised in our names. "Most certainly, Mr. Rubenstein. We will all come again. Good night!"

We walked out to the landing and, descending the stairs, reached the street and stepped into the motor car that was waiting for us. It rolled off and turned into Piccadilly.

"How much was it, father?" Eve asked suddenly, from her place in the corner.

"I am not sure," Mr. Parker answered. "There is a matter of eight hundred pounds in my right shoe, and a little more than that, I think, in my left. The note down my back was, I believe, a hundred-pound one. Quite a pleasant little evening and fairly remunerative! The lift man will cost me a hundred—but he was worth it."

I sat quite still. I felt that Eve's eyes were watching me. I set my teeth for a moment; and I turned toward her, my cigarette case in my hand.

"You don't mind?" I murmured as I lit a cigarette.

She shook her head. Her eyes were still fixed upon me.

"Where can we drop you?" Mr. Parker inquired.

"If the evening is really over and there are no more excitements to come you might put me down at the Milan Court," I told him, "if that is anywhere on your way."

Mr. Parker lifted the speaking tube to his lips and gave an order. We glided up to the Milan a few minutes later.

"I have enjoyed my evening immensely," I assured Eve impressively, "every moment of it; and I do hope, Mr. Parker," I added as I shook hands, "that you and your daughter will give me the great pleasure of dining with me any night this week. If there are any other little adventures about here in which I could take a hand I can assure you I should be delighted. I might even be of some assistance."

They both of them looked at me steadfastly. Then Eve at last glanced away, with a little shrug of the shoulders, and Mr. Joseph H. Parker gripped my hand.

"Say, you're all right!" he pronounced. "You just ring up 3771A Gerrard tomorrow morning between ten and eleven."

(TO BE CONTINUED)

Surgical Tailoring

MUCH more wonderful than the surgery of cutting things out of the body is the modern surgery of making new parts of a person's body out of some convenient organ or membrane that may be spared for the purpose. One of the most astonishing is a recent method of supplying a person with a new esophagus—the tube in the throat through which food is sent from the mouth to the stomach. It illustrates perfectly the ingenious schemes of this kind of surgery.

The operation is to relieve persons who cannot swallow well, owing to some growth in the throat, and so are wasting away from lack of nutrition. A strip of the person's stomach is used to make a new esophagus. A narrow flap three or four inches wide is cut in the stomach, from end to end, the flap being left attached to the stomach at one end. The flap is then held back and the two edges of the stomach are sewed together, leaving the patient a whole stomach again though smaller than normal.

The flap is then made into a tube by sewing its edges together, and care is taken to leave an opening from this tube into the stomach at the end where the flap is still attached to the stomach. Satisfactory blood circulation is provided for this flap by the bloodvessels entering it from the end attached to the stomach. The tube now provided forms a new esophagus.

The next step in the operation is to bring this esophagus to a hole in the skin of the patient's chest, thus providing a method by which the patient can feed himself by pouring liquid food through the tube.

A later operation, not yet so fully perfected, can come when the patient has recovered from this first operation. This consists in cutting out the part of the old esophagus that is blocked by a growth and then taking the new tube away from the chest and connecting it, through the normal path of the esophagus, to the good part of the gullet up near the patient's mouth. This second operation will then give a new throat, through which food passes from the mouth to the stomach normally.



ASSORTMENT K-1102

1 5x20 Crystal Plate Glass Shelf	1 Bath Tub Soap Dish	\$0.65
1 12x18 Crystal Towel Bar	1 Tumbler and Tooth Brush Holder60
1 12x24 Crystal Towel Bar	1 Toilet Paper Holder65
1 Basin Wall Soap Dish	2 Bath Room Hooks, 16 ea.32
TOTAL PRICE (NO CHARGE FOR GIFT BOX)		\$2.12

Here's a useful holiday gift for every home—

ART BRASS COMPANY'S

SAN-D-LA
BATH ROOM WARE

Assortment K-1102 is a complete outfit suitable for well appointed bath rooms. It is nicely mounted and packed, with above Outfit illustration printed in purple and gold, on the box.

Each piece is exquisitely finished with a heavy nickel plating warranted for five years.



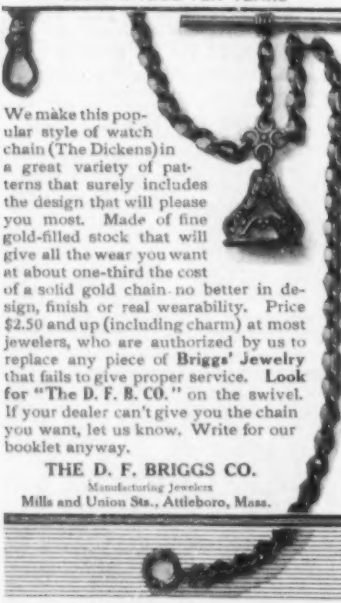
This gift will be appreciated by all housewives. If your dealer cannot supply, send in your order. Descriptive circular, also handsome folder showing other combination sets, sent on request. Write today.

ART BRASS CO.

299 East 134th Street, New York



BRIGGS' CHAINS
GUARANTEED TEN YEARS



We make this popular style of watch chain (The Dickens) in a great variety of patterns that surely includes the design that will please you most. Made of fine gold-filled stock that will give all the wear you want at about one-third the cost of a solid gold chain—no better in design, finish or real wearability. Price \$2.50 and up (including charm) at most jewelers, who are authorized by us to replace any piece of Briggs' Jewelry that fails to give proper service. Look for "The D. F. B. CO." on the swivel. If your dealer can't give you the chain you want, let us know. Write for our booklet anyway.

THE D. F. BRIGGS CO.

Manufacturing Jewelers
Mills and Union Sts., Attleboro, Mass.

100 ENGRAVED WEDDING ANNOUNCEMENTS \$6.25
Latest style, highest quality hand copper-plate engraving, inside and outside envelopes. Delivery charges prepaid. Engraved paper and 50 cutting cards \$1.00. Samples free. China, H. Elliott Co., 1036 Lehigh Ave., Philadelphia

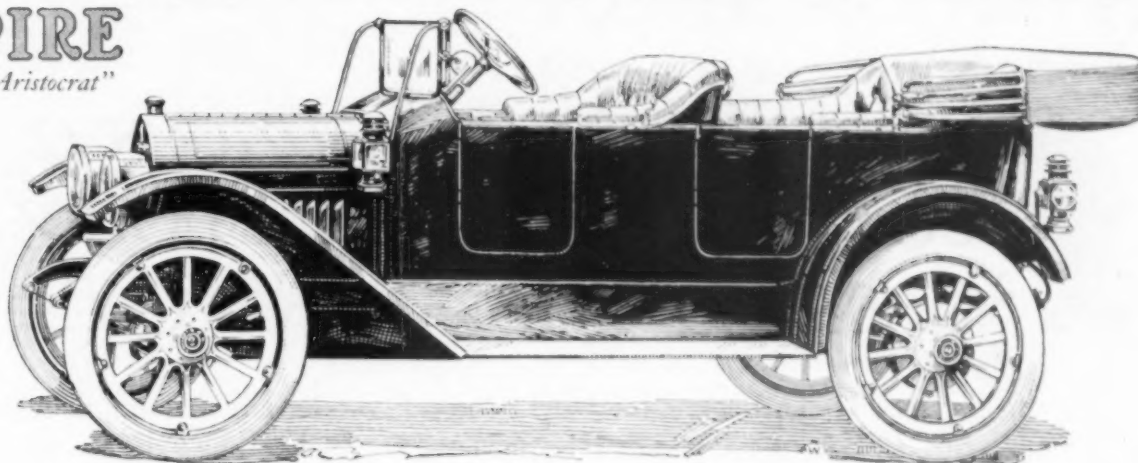
Jaeger
Woolens
Sanitary
WOOL
is nature's own fabric for retaining warmth, repelling cold and equalizing temperature. It takes up perspiration, permits circulation and guards the body against sudden changes. Thousands have learned the benefits of wearing Jaeger Made Woolen underwear, sweaters, stockings, coats, caps, etc. Famous for 33 years. Write for booklet of facts about wool.

Dr. Jaeger's S. W. S. Co.'s Own Stores

New York: 306 Fifth Ave., 22 Maiden Lane
Brooklyn: 504 Fulton St. Boston: 324 Boylston St.
Phila.: 1516 Chestnut St. Chicago: 126 N. State St.
Agents in all Principal Cities

If coming to New York
Why Pay Excessive Hotel Rates?

THE CLENDENING, 190 W. 103 St., New York
Select, Home-like, Economical, Suites of Parlor, Bedroom, Private Bath for two persons \$2.00 daily. Write for descriptive booklet C with fine map of city.

EMPIRE*"The Little Aristocrat"*

Now \$900

Completely Equipped

New Series Model 31, Five-Passenger Touring Car

Here in the 1914 EMPIRE is offered an automobile value that is really exceptional—a value that experienced car owners will be quick to see—one that by actual comparison will make an instant appeal to those about to buy their first car—a value that has won the acclaim of dealers everywhere.

See it—"The Little Aristocrat" of motor-dom. A full-fledged 5-passenger touring car.

A light-weight car with a surplus of strength and service that endures—a surplus that always means utmost safety.

But judge the EMPIRE by even more than the merely visible attributes of beauty, distinction and serviceability.

Judge it by what it has done as an actual touring car under road conditions that few other cars have ever attempted.

Five-Passenger, 110-Inch Wheel Base, Completely Equipped \$900, Including

Demountable Rims
Mohair Top
Top Envelope

Rain Vision Windshield
Tool and Tire Kits
Extra Rim

Stewart Speedometer
Prest-O-Lite Tank
Gas Head Lights

Eisemann Magneto
Side and Tail Lamps
Double Tire Irons

Turkish Cushions
Oil Sight Feed
Dash Air Adjustment

The Empire Idea

The first EMPIRE Car was built five years ago for one of the wealthiest men in Indianapolis. He wanted a compact car of big efficiency. A car that would "stand up" under heaviest touring conditions. A car that would be associated with low-priced cars only in point of price and minimum upkeep.

Now the yearly output is many thousands. This year's model is enlarged, improved, and more refined than ever. But the basic principles that make for EMPIRE service remain unchanged.

The EMPIRE is distinctly a "one-policy" car. Every effort is concentrated in the making of this one model alone. The chassis is standard. That's why we can make it so well.

And the men behind it are all successful business men of large affairs. Every one of their enterprises is a permanent success.

What It Has Done

The EMPIRE is the car that traveled 3,766 speedometer miles across the continent with

the "big fellows" in the Indiana-Pacific tour. Because of its light weight, surplus strength and power, it negotiated hundreds of miles of rough roads that no other tour ever attempted. The first and only car of its class to accomplish the feat. It was the sensation of the run.

Send for the Story

Write for the story of this great achievement. It comes to you free in the 9x12 book shown at the right. Profusely illustrated. This book is the last word in trans-continental travel. It will appeal to every car owner interested in American touring.

With it you will learn of the many unusual features that make the EMPIRE a car of exceptional value—a real touring car without excessive weight or heavy cost of maintenance.

Dealers

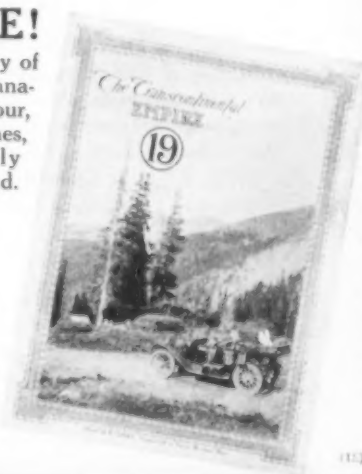
We regret that even our quadrupled output will not go all the way around. We want only the most successful and efficient automobile merchants to handle the EMPIRE—and those only who will render service in keeping with EMPIRE policy.

We want to hear from progressive Motor Car Sellers in the small towns as well as in big centers in open territory.

Our national advertising campaign will continue to tell the story of EMPIRE efficiency everywhere. This is the car that will help you take care of the inquiries you receive for a light weight, roomy car at this low, new price of \$900.

FREE!

The Story of the Indiana-Pacific Tour, 9x12 Inches, Profusely Illustrated.



EMPIRE AUTOMOBILE COMPANY

Empire Corner

INDIANAPOLIS, U. S. A.

Mr. EDISON announces a new line of Cylinder Phonographs and Cylinder Records

In the past fifteen years 2,120,000 Edison Cylinder Phonographs and 146,000,000 Edison Cylinder Records have been sold. The Edison Cylinder Phonograph is and will continue to be the favorite sound reproducing instrument of a great majority of the American public. Among other well known features, it possesses the exclusive feature of being the only amusement instrument on which it is practicable to make home made records.

Mr. Edison's Recent Perfection of Sound Recording and Sound Reproduction

For a great many years and almost continuously during the past three years, Mr. Edison has been engaged in perfecting the disc form of phonograph. It was his aim to produce a true musical instrument of the highest type and not a mere "talking machine." That he has succeeded is now well known, and the new Edison Diamond-Disc Phonograph, recently placed on the market, has won the plaudits of critical audiences in the musical centres of this country.

The new principles and improved methods of recording sound and of reproducing it, which were first applied to the Edison Diamond-Disc Phonograph, have now been applied to the Edison Cylinder Phonograph, with the result that both the Edison Diamond-Disc and the Edison Diamond-Cylinder Phonographs are musical instruments of the highest grade.

The Diamond and the Blue Amberol Cylinder Record

All of the new Edison Cylinder Phonographs are equipped with the Edison Diamond Reproducer. Each of these Reproducers has a permanent, non-wearing diamond point. There are no needles or points to be changed.

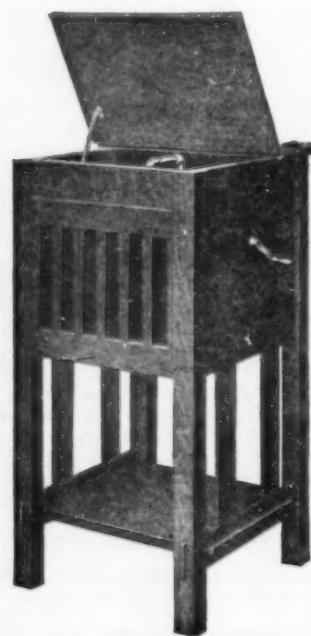
The new Blue Amberol Cylinder Record is practically indestructible. When played with the Edison Diamond Reproducer the timbre and overtones of the original music are faithfully preserved, and the reproduction is free from mechanical quality.

Cabinet Models Exclusively

The new line of Edison Diamond-Disc and Diamond-Cylinder Phonographs consists exclusively of cabinet models without exposed horns. The Cylinder instruments vary in price from \$30 to \$250—the Blue Amberol Records from 50c to \$1. The Disc instruments range in price from \$60 to \$450—the Diamond-Disc Records from \$1 to \$3. The model illustrated is Diamond-Cylinder Amberola IV, price \$100.

The Edison Diamond-Cylinder and Edison Diamond-Disc Phonographs are now on exhibition at the stores of Edison dealers in the principal towns and cities.

Write for fully descriptive catalog and state whether you are interested in the Diamond-Cylinder or Diamond-Disc. If you want our interesting booklet on home record making, please ask for it.



Thomas A Edison
INCORPORATED

231 Lakeside Avenue

Orange, N. J.

SUFFRAGIZING TAMMANY

(Continued from Page 21)

Women were registered from all over the country, some of whom were in Washington for the summer as employees of the Government or as wives of the statesmen.

The committee made a list of every district unrepresented and likewise compiled the names of available women from those territories. There were not more than two thousand such; so the committee spared as many as four of their workers—and they needed them sadly for other things—to call up every woman by telephone until all vacancies were filled. Then they wrote to each volunteer's district to get her officially appointed from there. This machine was to be of guaranteed workmanship and materials. The operation took four volunteer workers three days and cost eight dollars—one of the least expensive items of construction ever accomplished on any political mechanism.

The woman boss of Washington had one subject for her conversation as well as her dreams, and that was how to get a suffrage committee appointed in the House. If she did not succeed, what was the good of all this spectacular, fire-engine-on-parade effect she had just sent through the streets of Washington? And why was she a boss? She called up the chairman of the committee to whom the subject was referred.

"I have no quorum," he demurred.

"I have just telephoned a quorum of your committee and they said they would be pleased to serve."

"I have no stenographer."

"There is one here in our employ I shall be glad to send you."

Still the leader evaded her. She conversed and dreamed some more. In a few days she made a further proposition by telephone:

"Mr. Chairman, will you receive a deputation of women voters from the enfranchised states who wish to confer with you relative to appointing a committee on woman suffrage in the House?"

What could the poor chairman say but "Yes." The women are counting on their committee.

Suffragists of New York last winter had just prepared for their annual act of button-holing, jolly, threatening, addressing the state legislature when Tammany all but gave them heart failure by passing their measure without demur. What it means is beyond the mind of the astute female politician to deduce. Delegations of women have gone up to Albany to fight for that bill every year since 1851, barring the period of the Civil War; and, like the King of France in the episode of ascending the hill, they have "marched straight down again." It has gone through only once during that period.

Unanswerable Questions

Can it be that Tammany has at last come to tolerate the idea of women voters? Or did they pass the measure for the friendship it might gain them in certain quarters—or perhaps merely to get rid of pestering cajolings, knowing, as they did, that it would have to come up again in two years, according to the constitution of the state, before it could go to the vote of the people? Or are they planning to pass it a second time, trusting to the precedent of other reform legislation not to carry south of the Harlem River, the vote of that region determining the issue in the state? Or has the miracle happened that Tammany is going to stand for suffrage?

These are unanswerable questions and referable only to the great arbiter, time—the specific date being the winter of 1914-15, when the bill comes up again. At any rate the Democratic club and the suffragists have not been on terms of their present friendliness for any great length of time.

The women went to Tammany when investigating machines, and a big man with a porous skin, wearing checked clothes, showed them the courtesy of the place, all the while holding a cigar between his fingers instead of his lips out of deference to the sex he addressed. He exhibited the whole-souled attitude of "Yes. Why not? Give them everything they want. Of what possible injury could any such information be in their hands?" With a repressed smile he suggested:

"Were you thinking of getting such an organization for yourselves?"

A very little woman was the spokesman. This is a feminist movement, and you always find a small one somewhere in the

thick of battle; while the more masculine, retiring woman prepares an expression of her misgivings for publication. The small suffragist replied:

"Yes; we thought of getting an organization, similar but with a few alterations—improvements, perhaps."

That was one of those smileless jokes of which no one can fathom the deadliness—least of all Tammany.

The principal divergence came in the propelling fluid of the two machines. Personal ends are succeeded in the more recent model by personal service. Money is not used, for the second of the reasons, based on moral grounds, though the first renders all others unnecessary—they have none. There were a few differences in the structure, but the striking feature is the likeness. The district boss put his hands on the top of the files—and when he took them off they presented mute testimony that women do not prevail there.

"The main thing is," he said, "that you want to keep in touch with your people. You want to know just where you stand with them, and you want to be able to get them on short notice and be sure they'll do as the boss says."

He put his hand again on the files. There were names upon names of the residents of that district enrolled there, with addresses, and items regarding the strength of their allegiance and influence. "With this kind of system you can get your people on two hours' notice, without the newspapers. You can turn them all out to vote or petition, or whatever it is you women do."

Setting the Machine Going

"You'll have to get yourselves a district leader and she'll have to appoint district captains. The last just operate in their election district of two or three blocks; but they'll have to get busy there!" He seemed to think the idea immensely funny. "You see the Tammany organization is just like any other political organization in idea, and it's only that it carries it out better and is always on the job that its organization is the best. If I was going to draw a picture of it I'd make a pyramid, with the voters of New York for the base and the district captains for the next layer, because they're the ones that make house-to-house canvasses and come closest to the most people—and line them up! Then I'd put the district leaders, for they boss the captains. Then I'd put over them all the big boss."

The women listened gravely and presently held their Carnegie Hall meeting, where district leaders were elected. Within a week most of them had chosen a large part of their captains, and the machinery of the woman movement began to grind. Women suffragists started on one of the most mountainous of their tasks, which was to make a house-to-house canvass, soliciting converts all over the city of New York.

The first visit paid is a matter of historic incident: A captain climbed five flights of stairs to call on a frowzy-haired Italian woman with rings in her ears who sat the baby on the red tablecloth, while the five elder children swarmed in the room. The district captain took one of them in her arms and began to talk about the difficulties of being a working mother.

The woman asked her whether she knew a frequent visitor of theirs—such a fine gentleman—Jim Somebody, whom the suffragist recognized as the Tammany leader of that district. It would seem as if he did all the thinking and half the providing for that family, being a strong personal friend of the father, who was even then in the process of naturalizing.

The district captain said she expected to meet this contemporary and asked whether she knew what would tend to make a mother's life more satisfactory. The ballot for women! Votes! The Italian seemed to have heard that word before. She asked quite intelligently: "What you give me if I vote?"

The district captain made clear how very wrong it was to barter one's ballot. She tried to explain simply that commercialized votes ended by furnishing bad milk to the babies. Her listener gave a hint that she caught the idea. A light came into her eyes, but did not brighten into the illumination of perfect understanding.

"It is for our children!" she uttered; but she did not accept the gospel and she did

Reduced One Half
In Thickness and Weight—The India-Paper EditionWebster's
New International

New from Cover to Cover

Think of the advantages of having

This New Creation

The Merriam Webster

of nearly 3,000 pages, with type matter equivalent to a 15-Volume Encyclopedia, within the limits of a single volume! Only 2 3/4 inches thick, in Rich, Full Red Leather Binding, with Gilt Top.

1913 Atlas will be Given

to the readers of The Saturday Evening Post who take advantage of the offer here made to

Deliver for \$1.00

and easy payments thereafter of only a few cents a week, either the India Paper or Regular Edition in full Red Leather Binding, (in United States and Canada).

India-Paper Edition

Printed on thin, opaque, strong, expensive India Paper just imported for this edition. It has an excellent printing surface, resulting in remarkably clear impressions of type and illustrations. What a satisfaction to own the new Merriam Webster in a form so light and so convenient to use! This edition is one half the thickness and weight of the regular edition. Size 12 1/2 in. x 9 1/4 in. x 2 3/4 in. Weight 7 1/2 lbs.

Regular-Paper Edition

Printed on strong book paper of the highest quality. Size 12 1/2 in. x 9 1/4 in. x 5 1/2 in. Weight 16 lbs. Both Editions are printed from the same plates and indexed.

The only dictionary with the New Divided Page, characterized as "A Stroke of Genius."

TO THOSE WHO RESPOND AT ONCE we will send a copy of an amusing "Test in Pronunciation" (with key), entitled "The Americanization of Carver," and also a "Red Facsimile Booklet" of interesting questions with references to their answers.

The ATLAS

is the New Census 1911 "New Reference Atlas of the World," containing nearly 200 maps, with 128 pages of maps beautifully printed in colors with marginal reference indexes, besides illustrated description of PANAMA CANAL, all handsomely bound in red cloth, size 10 1/4 x 13 1/2. Mail this coupon at once to:

G. & C. MERRIAM CO., Springfield, Mass.
Publishers of GENUINE Webster Dictionaries for 70 Years

\$1

Smart English Knockabout Hat
Genuine Felt
Can be shaped to suit
your face. Follows
the contour of the head
without damaging. Silk
and fine-lined. Leather
sweatband.
All headbands. Colors: BLACK, STEEL,
GRAY, BROWN. Actual value \$2.50. Sent postpaid on receipt of
\$1.00. Money refunded if not satisfactory. Style book—FREE!
For full list of beautifully colored band patterns
ask during the Holiday weeks. N.Y. 1775.
PANAMA HAT CO., Dept. A, 630 Broadway, NEW YORK CITY

Bargains in Band Instruments

We have a warehouse full of band instruments taken in exchange for our Lyon & Healy American Professional and Own Make Band Instruments. We are disposing of them at a grand clearing sale. Cornets \$3.00 and upward. Trombones \$6.00 and upward. Write for our big list if you can use a good instrument in perfect order at a nominal price. We will send you (free) a copy of our Band Herald.

LYON & HEALY, 29-44 Adams Street, CHICAGO
World's Largest Music House (187)

Give the boys and girls fun that will amuse you as well. Get them a Radioptican. It will instruct and entertain them at home.

Pictures of happy vacation days, photos, post-cards, clippings, drawings, can be projected on the screen, greatly enlarged, in all of the original colors and detail. No slides necessary.

RADIOPTICAN

The Radioptican works by electric light—also in gas and acetylene models—the latter complete with generator ready to operate. Sold by photo supply and optical goods dealers. Also in department stores and toy shops. Ask your dealer for a demonstration.

Write for Booklet, "Home Entertainments"

H. C. WHITE COMPANY
906 River Street North Bennington, Vt.
Branches: 45 West 34th St., New York
San Francisco London

\$3, \$6, \$9, \$12 up

WOODS MOBILETTE

America's First Cyclecar

(A Cyclecar is a four-wheeled, motor driven vehicle reduced to its simplest elements without sacrificing any essential. Its low cost is due to its small size and simplicity of construction.)

THE Cyclecar is the lowest priced motor car that can be built. Its freedom from unnecessary parts, its light weight and need for only a light engine, and the use of especially built wire wheels, reduces the cost of operating, tire costs, etc., to less than one-fifth the cost of maintaining the smallest standard size automobile. It is a car for the masses and for all classes.



Side View, Woods Mobilette
7 ft. 5 in. Wheel Base

It is the only Convertible Cyclecar in the world. It can be instantly changed from a pleasure vehicle to a package delivery car by substitution of parcels box or body for touring body and rear seat. Ideal car for Merchants, Florists, Bakers, etc., etc.

The average rate of a street car fare is 2½ cents per mile. Woods Mobilette carries two persons at a cost of less than one cent per mile.

We Believe Woods Mobilette to be the Most Beautiful Motor Vehicle Made

Models on exhibition at our salesroom and temporary factory at 1509 South Michigan Boulevard, Chicago, Ill.

Description:—Woods Mobilette has a friction drive with shaft to rear axle, which permits of variable speeds, ranging from 2 to 50 miles per hour. It has tandem seats, one behind the other. The car, being very narrow, can pass through any standard width door of 36 inches, into hallway, store, basement or kitchen, and cuts out all garage expense. Engine is air-cooled, 4-cylinder, making 14 H. P. The body, mud guards and fenders are made of pressed steel, very light and strong, easily put on or taken off. The tread (width between wheels from side to side) 30 inches, total width over all, 35 inches. Wheel base (distance between tread of front and rear wheels) 7 feet 5 inches. Side doors. Self-starter. Weighs about 450 pounds.

Simple—Silent—Speedy—Safe—Reliable—Roomy and Comfortable. It is so simple that anyone, even a child, could drive it.

Price, from \$350 upwards, depending upon embellishments. Reliable agents wanted. Exclusive territory. For Descriptive Catalogue No. 2, address

Executive Office, WOODS MOBILETTE CO.

1004 Security Building, Chicago, Illinois



Parents of Boys

There are millions of you in this country. To each of you this message is addressed.

We know boys—we have studied them for years. We have worked with them and for them. We're "pals"—the boys and we.

We have watched them grow. We have seen timorous youngsters acquire confidence. We have seen

listless youngsters develop initiative, enthusiasm and purpose. We have taught thrift and the value of money to thousands who had previously regarded money as something to be begged and spent. Without presumption we say it—we have been their "guide, philosopher and friend."

What we have learned about boys we have written in a little book, entitled "What Shall I Do With My Boy?"

It touches the problems which confront the parents of every red-blooded American boy. It will be a pleasure to us to send you a copy of this interesting booklet.

A letter or postcard will bring it to you with our compliments.

Sales Division, Box 171

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA, PA.

not decline it. When the district captain left that household she jotted down on a piece of paper, later transferred to a white card, the exact attitude of that woman's mind, and laid emphasis on the fact that she must be visited again almost immediately.

She then descended—fourth floor, rear—on another whom she chronicled for the archives. This Italian answered with decision: "Me want to know nothink about nothink. Things now all right!" Vain attitude to influence! The captain merely made a note of the fact.

When she came again, on her way to call on her first, partial convert, the anti met her in the hall. Her daughter was sick; she herself had lost her two family washings. Could the kind lady and the other kind ladies of her society help a poor woman a little? The district captain gripped her natural impulses and said deliberately:

"I don't think we can—on account of the way you think. If things are going all right as they are why don't you ask the voters, or some of the people they have elected, for work?"

She opened a new train of thought in the woman's mind. Her untutored faculties could never have formulated it, but she saw that no one in the present system of government stood for impersonal, humane measures. You know the end of such a story. The woman got her relief and grew passionately devoted to the cause of suffrage—her conversion being recorded step by step on the white card where she was first enrolled as an anti.

This district shortly held a meeting of members, captains and leader, when a secretary and a treasurer were elected, and a headquarters established which corresponded to that where the boss showed them the structure of a political machine. The principal items of furniture were two golden-oak filing cabinets, in one of which were card records of every family and its attitude toward the subject. In the other were the enrolled suffragists. One of the pleasant daily ceremonies came to be the transfer of cards from the former case to the latter as converts were made.

A Woman Without a Pocket

All over the city other districts were, of course, doing the same thing. One of them had trouble in finding a suitable leader. Headquarters had been established uptown and the chairman elected for the Borough of Manhattan, as well as the city chairman, or woman boss of New York. These two decided to hold a street meeting in that perplexing district, when they would ask for enrollments and call for a leader. They spoke from one of their automobiles and drew a big crowd, from which a large, open-faced, wholesome looking woman, young and engaging, emerged and announced that she would lead the district.

She handed her name on a piece of paper to the chairman, who did what probably no Tammany official was ever guilty of—being without a waistcoat pocket, she lost it! Her only recollection was that the name seemed to be something like Lescher. She went down the next day and scanned the street in vain for the airy presence of a street urchin, than whom nobody can produce more accurate and miscellaneous information about his neighborhood. Unparalleled among recorded facts, there were none about.

She went to a drug store, where a clerk knew Mrs. Lescher. She followed his instructions for getting to her flat and found that the family had moved that morning. The woman next door said she expected Mrs. Lescher to come in and took charge of a note for her. When the chairman came again Mrs. Lescher had been there, taken the note and gone without reply. The chairman left another; and when she came for an answer the woman was present, but was not the Mrs. Lescher of the meeting.

However she knew the one that the suffragist meant. They went to her clean little apartment back of the fire-escape, and there was the original Mrs. Lescher, wholesome and eager. Her husband was one of the respected citizens of that district and the proprietor of a delicatessen shop.

His wife, besides putting a set of captains to work, spoke to the floating public that passed through the little shop. One of the duties of her office was to see political candidates with a view to obtaining their pledge to support the suffrage bill when it should come up in Albany. She got a leading doctor of the neighborhood, who attended her four children, and a young

We can do your Christmas Shopping

Between now and Christmas almost everybody will make from one to a dozen "shopping" trips. Lists in hand they will make their way through the crowded stores looking for suggestions. They will return to home or office tired and disgusted. What's the use?



JUST sit down and make out a list of those to whom you want to send presents of a year's subscription to *The Saturday Evening Post*; mail a check to us and we will attend to the rest.

Our way of announcing the gift adds immensely to its value. This year we have prepared a beautiful reproduction, in all the lovely colors of the original, of a wonderful panel painted by Maxfield Parrish. The announcement, which is on heavy board, measures 6x9½ inches and can be framed. The reverse side, also illuminated, bears this announcement:

At the direction of

we have entered your name upon our list for a year's subscription to
THE SATURDAY EVENING POST
and we hope that the copies we shall have the pleasure of mailing will prove to be pleasant reminders of the friend who sends you this Holiday remembrance.
THE CURTIS PUBLISHING COMPANY, Philadelphia

One of these announcements, bearing the name of the person who orders the subscription, will be mailed so as to be received on Christmas Day.

The same reproduction will be sent to any one for whom a subscription to *The Ladies' Home Journal* is ordered, though of course in that case the announcement carries the title of that magazine.

Give your own name and address as well as the names and addresses of the recipients. Order at once, sending \$1.50 for each subscription. In Canada the subscription price of *The Saturday Evening Post* (except in Toronto, \$1.50) is \$1.75, and of *The Ladies' Home Journal* (except in Toronto, \$1.50), \$2.00.

THE CURTIS PUBLISHING COMPANY
Philadelphia, Penna.

lawyer, who had worked his way up from running a pushcart, to accompany her to the lair of the Tammany leader, whose hold was very strong in that ward. Being waited on by a group so congenial and so influential, he was more friendly than he would have been to the woman boss of New York or the borough chairman; and, indeed, he gave his pledge.

By such personal grinding, "ground-and-spade work"—as the women call it—the movement progressed through two years and registered an enrollment of forty thousand names. The uptown headquarters took on the look of a political club. A night came when designation meetings for nominations were going on all over the city. It was the business of the Woman's Suffrage party to cover every one of these, asking time for five-minute speeches from the platforms and getting the candidates pledged to vote for the bill in Albany. If the man who was to be nominated was not present they went after the committee who formulated his instructions.

The district leaders managed the task in their different territories, and the chairman of the Borough of Manhattan, with the woman boss of New York, sat in the headquarters alone. At about ten-thirty the telephone rang and a voice over the wire said that in one of the big Tammany districts the women had been put out of the hall. The chairman waited for no details, but grabbing hat and ulster ran to the curb, where she hailed her automobile, in readiness for emergencies, and whisked down to the meeting.

Sure enough, the women had been ejected. Not intimidated, the chairman herself sought the district leader of the Democratic party. He repeated his authoritative statement that he would have no women in that hall.

"The boss of our party instructed me to cover this meeting," pleaded the borough chairman, who is a beautiful, soft-voiced, brown-eyed woman. "I wouldn't go back to her and say we had left an important affair like this untouched. I am under orders. You men know what that means."

The big man laughed, and not with the good-natured, repressed mirth of the boss who had been amused over their undertaking. He took her by the arm and hustled her out, but not away. The woman stood near the door, soliciting enrollment—such a helpless, pathetic figure that she made an appeal and took in a hundred names. The next day every member of that district enrolled in the Woman's Suffrage party, which included several Tammany politicians, was instructed by the woman boss of New York to write to the local leader protesting against the incident.

Designation Meetings

That was two years ago. The party now enrolls one hundred thousand names, including prominent politicians and officeholders, all of whom can be reached by the machine within a few hours of a call from headquarters and without the aid of a printed line. Every designation meeting during the last campaign was covered by women and perfect friendliness prevailed. Down where a suffragist had previously been ejected, another, the granddaughter—youthful and pretty—of Elizabeth Cady Stanton, made her five-minute speech on the candidate proposed for assemblyman at Albany.

A boss said from the platform: "He's a bully sort and never reneged from voting on any Democratic measure." The suffragist replied in a piping voice: "I know once when he failed to vote on the most democratic of all measures, which is the bill for woman's suffrage. It was last winter in Albany. He had a headache when it came up and had to go out to the park." The nominee was even then appearing in the doorway, led, as per prearrangement, by a Tammany boss, while the house roared with laughter and cheers. "I hope you'll reprove him"—she sang it, and her voice carried like a flute over the other noises—"and tell him to do better this year!"

Cries came from the house—"Fix it up for her, Charley!" "Put it over!" The nominating committee pledged themselves.

At the close of the designation meetings Tammany put a suffrage plank in its platform. Before the session in Albany the filing cabinet at suffrage headquarters contained the pledges of a majority of the members. And the bill went through without a pause.

Not all the work of the suffrage machine has to do with designation meetings,

card catalogues and technicalities however. They, no less than Tammany, keep in sight the human motive back of the machine. Tammany sends a ton of coal into an apartment building at Christmas. Out in the state of Washington a woman politician did something no less clever. She undertook to organize the area east of the Cascades by counties, and sent her eight automobiles, filled with campaigners, out to appoint chairmen, who should be reinforced by township leaders, aided by corresponding secretaries.

Then she called a meeting. You would have said Boss Smith of a northeastern county was going to be instructed to deliver a large number of votes. Instead of that the earnest leader, pounding with her gavel, began her instructions thus:

"On Thursday cherries will be cheaper than at any other time during the season. For less than a dollar you can get a peck. Now this week there is going to be a state G. A. R. reunion near Spokane, and I think it would be a good political move to feed those old men cherry pies. You will please prepare five hundred."

Thus instructed the machine got to work. That was the campaign in which suffrage carried in Washington.

Manufacturing Public Opinion

An organizer going up the Massachusetts coast on an automobile tour last summer saw an excellent chance for a little constructive work on a bathing beach where swarms of summer-resorters were assembled, clad for entering the ocean. The proprietor interfered with her amiable purposes by insisting that nobody should go on to that beach who did not go to swim.

"I'll take a suit," said the woman. Dressed in it she waded out into the Atlantic, where she held a meeting, took pledges and appointed a county organizer, who promised to begin work in one of the western areas of Massachusetts.

A woman of one of the smaller cities of New York could not get any one to join her; so she organized herself. She got up a constitution, with by-laws, and she held meetings at which papers were read, followed by discussions, full accounts of which she planted in every local newspaper. In a few weeks half the town wished to join her; and she answered that, as the club was full and the season late, she would try to organize on broader lines to admit them all in the fall.

Maybe she was not aware that years ago, in the days of Aaron Burr, the Tammany machine manufactured public opinion by the same method. District meetings were held all over New York, with most elaborate accounts of the proceedings and the enthusiasm manifested—whereas the audience had in truth consisted of not more than three.


The point, however, is not concerned with the Tammanyizing of suffrage, but the suffragizing of Tammany. If the big organization is so far tamed as to allow that bill to pass the legislature again and go for ratification to the people, New York will be the scene of a sex war, conducted with woman-made heavy artillery, fire-engines and battering-rams, that will make all similar campaigns appear like a fusillade of Fourth of July firecrackers. The eyes of every suffragist in the world are on the situation. No argument is so clinching as a state won. No state could hold so strong an argument as New York.

Austria has gathered itself together, the women evading the law against their participating in political meetings by assembling at a reception, where they stood and drank tea. That country will contribute what machinery it has manufactured by that time to the battle in New York.

Meantime, unless the woman boss of Washington gets the Federal Constitution amended, it would seem that the woman boss of New York has a large proposition on her hands. She is already turning her attention to organizing the state as minutely as the city.

What if the Tammany men are really convinced that women are entitled to vote? What if they would even go so far as to cooperate with them to a slight extent? One of the big leaders, much beloved, who died recently, made the following speech:

"I used to stand on the corner of Wall Street and Broadway at eight in the morning and watch 'em come to work, and there were twice as many men as women; and I said: 'They don't need the vote.' Now I stand there and they split about even; and I say: 'Give it to 'em!'"




In the Days of Candle-light

—back in the sixties Dr. Lyon's Perfect Tooth Powder was first prepared and presented to the public. At the very start this dentifrice conformed to all the recognized principles of

Good Teethkeeping

That was nearly fifty years ago. In the passing of time the underlying principles of teeth-preservation have not changed. Neither has

Dr. Lyon's PERFECT Tooth Powder



Its formula was scientifically right at the beginning. It is scientifically right today. Three generations have used and approved it and have lived to appreciate its benefits. Both in its preparation and in its use it has gone far beyond the realm of experiment.

Dr. Lyon's is safe. It cleanses by a natural process—thorough polishing. Prevents the lodgment of tartar and the beginning of decay. It is a pleasant, velvety, gritless powder, which induces a natural fragrance of the breath.

Teach your children to use it night and morning—but above all at night.

What Dr. Lyon's does not do only your dentist is competent to do.

Sold Everywhere



8088 8090 8076 8104

Nothing Complicated about them.

The method of supplying directions for making up Ladies' Home Journal Patterns is unique. They are just as easy to follow as they are effective. All the fuss and worry, all the disappointment of mistakes and all the waste of materials is eliminated.

Ladies' Home Journal Patterns

629 West 43rd Street, New York

Get a copy of The Criterion of Fashion, the new dress magazine **5c**

Plant No. 2

Wagner, Quality

*The
Sterling Mark
of the Electrical World*

Plant No. 1

The engineering ability behind the Wagner Starter.

The essentials of an automobile starter—a motor, a generator and a storage battery—are the same in all starters. The difference lies in how well they have been made, and how suitably they have been adapted to their work. The efficiency of a starter, therefore, depends upon

the experience and ability of the maker. The Wagner Starter is made by electrical engineering experts, who have to their credit a record of 23 years of achievement in developing and manufacturing motors—both single-phase and poly-phase—generators, rectifiers, transformers, and electrical instruments

of precision. The name Wagner on any of these things is equivalent to the Sterling mark on silver.

When the Wagner Company began to manufacture starters it naturally followed that they would excel in them just as they excel in motors and generators, the principal factors of a starter.

The Wagner Starter

is a combination of a Wagner motor, a Wagner generator, and Wagner engineering ability to make these two factors do perfect work when connected to a storage battery and an automobile engine.

Every Wagner Starter is built to order. It was designed

especially for the particular car it equips. Every requirement for cranking that car was carefully measured and a Wagner Starter was built that is precisely the starter which that car needs.

Then it was tested in every possible way to prove its efficiency under the

worst conditions. That is the thoroughness behind Wagner, Quality.

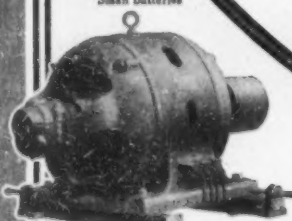
When you are shown a car that is cranked with a Wagner Starter you may be sure that the maker of that car has provided you with the best starter that can be put on his car.

If you are interested in starters ask any agent of a Wagner Started car for a demonstration of Wagner efficiency. Also write for our book, "The Starter that is made to order." If you are interested in motors and other Wagner, Quality products, and the Wagner service behind them, confer with the nearest Wagner Branch and Service Station, or write

Wagner Electric Manufacturing Co. St. Louis, U.S.A.

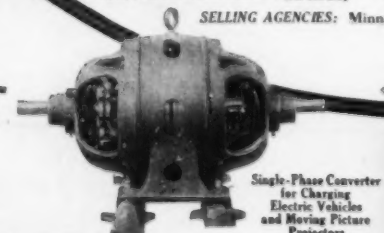
Factory Branches with Fully Equipped Service Stations (Boston, New York, Montreal, Philadelphia, Buffalo, Pittsburgh, Cleveland, Detroit, Cincinnati, Chicago, St. Louis, Kansas City, San Francisco, Los Angeles.)

SELLING AGENCIES: Minneapolis, Denver, Salt Lake City, Seattle

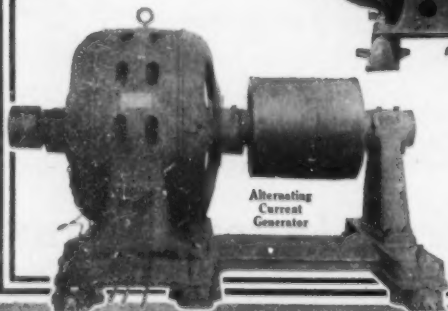


Rectifier
for Charging
Small Batteries

Single-Phase Motor



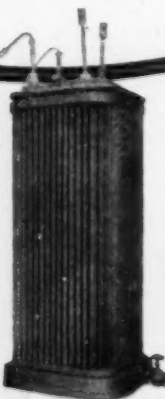
Single-Phase Converter
for Charging
Electric Vehicles
and Moving Picture
Projectors



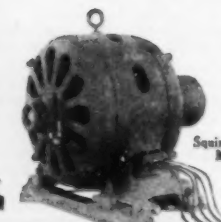
Alternating
Current
Generator



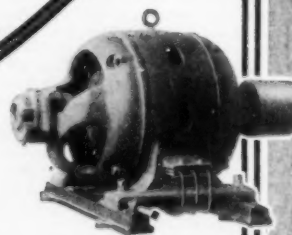
Transformers



Electric Vehicle Motor



Squirrel Cage
Motor



Poly-Phase Motor
The "Public Servant"



Unity Power-Factor Motor
Single-Phase

Switch Board
Type
Indicating Instrument

SECRETS OF STORE FINANCE

(Continued from Page 16)

sure that the missionary would discourage competitors from any attempts to underbid that price.

The club was made a social center for the entire community—especially for the farmers and their families. Gradually a testing laboratory of a crude sort was built up in the club, and here many an argument as to quality of goods was settled. The consumer and the storekeeper were both taught to be judges of quality in almost all lines of goods.

Today the mail-order trade in that community is on the decline; the catalogue is on the run; business and residence real estate in the village is slowly advancing in price; the old town looks good to some of the high-school boys, who are not so eager as were some of their immediate predecessors to shake the dust of the town from their feet; and the social and religious life of the little community has experienced a decided revival.

This home missionary may have been a wonder; but the chances are that he is not entirely unique. Other towns have fought the same battle by much the same methods and with encouraging results. Probably the right man for this kind of missionary labor is not altogether easy to find; but, as the demand for his services increases, his kind will also increase. Common human experience goes to show that when a certain kind of man is needed by his community, and that need becomes clearly and acutely understood, the man for the job is generally forthcoming.

The troubles of the country storekeeper as a borrower are by no means imaginary. They are greater in one respect than he generally realizes: If he is able to go to the local bank and borrow what he needs to tide his business along he generally considers himself in luck, and gives hardly a second thought to the interest rate he is required to pay. The fact remains that he always has to borrow at the top of the market. The exceptions to this are so few that they need scarcely be noted.

This condition is true in all states; but this burden falls with especial weight on the storekeepers of the Far West. The newer the state, the higher the rate of interest; and the newer the state, the greater the extent to which the storekeeper must carry his customers. A banker in a Northwestern state, where the legal rate of interest is ten per cent, has this to say:

"I have spent the best years of my life as a storekeeper in a semi-pioneer country; and I know from first-hand experience all about the financial troubles of the country storekeeper in a purely farming and ranching section, where interest is high and where the farmers really have to be carried for a straight year at a time under normal crop conditions—and for two years if there is a crop failure."

Better Financing Needed

"That is the kind of country, too, where the mail-order catalogue has its greatest lure, as soon as the farmers begin to taste prosperity and get their hands on a little cash.

"That experience has made me feel like a self-appointed guardian of the troubled storekeeper. The other day a draft on a retailer in the town where I live reached the bank from a city jobbing house. Our outside man presented it three times and then I took it in hand personally. The storekeeper said that the reason he did not pay it was because he could not; there was nothing coming in and he could not press any of his farmer customers before harvest. They were all good for their accounts and would settle when they sold their crops. He was just a little peeved because the jobbing house could not understand the situation and let him alone until the crop clean-up.

"I asked him how much he needed to pay all his bills that were due or would fall due before his customers could settle. He said a thousand dollars would cover such demands, and I loaned it to him at two per cent less than the regular rate paid by any other local borrower. But even at that he was paying two to five per cent more than his wholesaler, who was located at a money center.

"The big jobber in Chicago, for example, is sometimes able to borrow money at four per cent; and even when money is tight he gets his loans at five and a half

per cent. If the big bank in which the jobber carries his account does not want to make the loan he has the whole money market of the United States from which to borrow. He can float his paper through the regular channels of the banks and the professional notebrokers, who have their connections in every money market of the country.

"In this way his loan will naturally come from the financial center where money is cheapest. The notes of the Chicago jobber, for example, may ultimately be held in New England; but the country storekeeper has no such chance. It is the highest local rate for him always.

"Why did I loan money to the storekeeper at two per cent less than the current rate? Why do I always make that concession to any storekeeper who is good and needs the money to keep his business going and his credit in prime condition? Because I have been through the storekeeper mill myself and know how it feels. Because I know from experience that he is carrying the farmers on his shoulders—getting no interest from them unless the account is more than a year old. Because I realize that he is between the upper and the nether millstones—the jobber above and the farmer below—the farmer who cannot within reason settle but once a year. Because we have got to have a town and a community, and we cannot have them if the local storekeepers are pushed below the line of possible profit by the inroads of the mail-order houses."

Cheaper Money Possible

"As a country banker I say the country storekeeper is entitled to borrow money at a lower rate than any other member of the community because of the service he is rendering to his community. Really he should be able to borrow as cheaply in proportion to the amount that he requires as does his city jobber.

"And the country banker who does business on the plan of making the storekeeper pay the top interest rate is not doing all he can to preserve the prosperity of his community and help its merchants withstand the inroads of the mail-order house. It is well for him to remember that no borrower in the money market can get funds at a lower rate than the great mail-order house.

"Now having taken a mild shot at the country banker I feel at liberty to offer a criticism of the country storekeeper in his capacity as a borrower. As a rule he does not give one-half the attention to the financial side of his business that he ought to give. If he would work more with his head and less with his hands and heels he would get on faster. I know this is true, because I had to learn that lesson myself by hard knocks.

"I do not believe there is a country town in the United States, having a bank, where the local storekeeper could not get better support and cheaper accommodation than the average country storekeeper now enjoys if he would go to his banker and say:

"I have been making a mistake in allowing a lot of good profits to get past me. Instead of sticking at the counter and tying up packages I have been at my desk doing a little figuring on the financial end of my business. What I have discovered is this—that if I could discount every one of my bills this year it would mean fifteen to eighteen per cent to the good. I need that money in my business; but I cannot get it unless you lend me the money with which to make my discounts—or, at least, most of them—and lend it to me at a rock-bottom rate."

"Why, if a storekeeper in my town, where the ruling rate of interest is ten per cent, came to me with a proposition of that kind I should fall over myself to lend him money at six per cent. Why? Because I should know that at last I had been discovered by a live one with a little initiative who was using his head instead of his heels; who was thinking and planning the future of his business and letting his clerks sweep out the store and load the parcels into the farmers' wagons.

"In most cases the lame and inadequate borrowing facilities of the country storekeeper are more his own fault than his banker's. When a country storekeeper

Men, This is Certainly a Big Half-Dollar's Worth

Yes, sir, you'll be amazed when you examine Hanes Winter Underwear and learn what you get for only fifty cents a garment. It looks better, feels better and wears better—is much better than the price would indicate.

50c a Garment

HANES ELASTIC KNIT

Union Suit \$1.00

UNDERWEAR

What other underwear, at the price, offers you such features as this elastic collarette that fits the neck snugly and never gapes open; this shoulder reinforced with a narrow strip of cloth running across the wale to prevent stretching and slipping down; these improved cuffs, firmly knit to prevent flaring; this staunchly sewn waistband and these unbreakable seams.

Your money back or a new garment for any returned with the seam broken.

That's wonderful value, men. Ask your dealer to show you this underwear and look for the "Hanes" label. If he doesn't have "Hanes," write us for the name of the dealer who has.

P. H. HANES KNITTING CO., Winston-Salem, N. C.

USE A TY-EZY
Don't jerk, pull or tear your tie or collar. With a Ty-Ezy tie slip you can slide tie back and forth easily and quickly. A thin celluloid slip enclosing tie at back in collar. By mail, 15 cents. Agents wanted everywhere. Sells to everybody. TY-EZY CO., 625 Market St., San Francisco.

\$2.25 Holiday Gift, express paid—Beautiful Automobile Mirror. Delights every auto owner. Crystal plate glass. Black enamel finish. All nickel finish \$1.25. Order today. Money back if dissatisfied. Beautiful Catalog FREE. C-WELL MIRROR CO., Toledo, Ohio.

PATENTS
Sixty-five years' experience. Send sketch and short description of your invention. All patents secured by us receive free notice in the Scientific American. Hand book free. Washington Office, Washington, D. C. MUNN & CO., 365 Broadway, NEW YORK CITY

WANTED—Crackerjack Salesman to market high grade lubricating oils and mixed paints. Big inducements on salary and commission with expenses paid. Give experience and references first letter. The Champion Refining Co., 718 Prospect Ave. S. E., Box 368, Cleveland, Ohio.

PLAYS and Entertainments
Catalog of thousands sent FREE! FREE! FREE! SAM'L FRENCH, 30 W. 38th Street, New York

9,059-Word Business Book Free

Simply send us a postal and ask for our free illustrated 9,059-word Business Book which tells how priceless Business Experience, squeezed from the lives of 112 big, broad, brainy business men, may be made yours—yours to boost your salary, to increase your profits. This free book deals with—
—How to manage a business
—How to sell goods
—How to get money by mail
—How to buy at rock-bottom
—How to collect money
—How to stop cost leaks
—How to train and handle men
—How to get and hold a position
—How to advertise a business
—How to devise office methods
Sending for this free book binds you to nothing, involves you in no obligation, yet it may be the means of starting you on a broader career. Surely you will not deny yourself this privilege, when it involves only the risk of a postal—a penny! Simply say, "Send on your 9,059-word Book." Send to SYSTEM, Dept. 9 B, Wabash Avenue & Madison Street, Chicago

Holiday Stationery Engraved Free

On each of 24 sheets of our fine stationery or correspondence cards—standard size—with envelopes to match—we will engrave your initials in any style: 1 initial in 35 or 34; 2 initials in 35 or 33; 3 initials only in 28, elegantly bound and delivered to you postpaid for—
—or 5 boxes for \$3.00. Money order, draft or stamp. NO CHECKS. Write initials plainly. Order at once. Larger boxes, beautifully decorated, \$1.40; \$2; up to \$5. GESSNER CO., 610 Canal Street, New Orleans

Gut Violin Strings

Just imported in too great quantities. Will sacrifice now only. Exceptionally pure in tone.

3E, 2A, 1D and 1E for \$1.00 postpaid
Satisfaction guaranteed or money refunded
Musicians Supply Co., 36 E. 20th St., New York

L. & C. HARDTMUTH'S
KOH-I-NOOR PENCILS

usable down to the last half-inch and good from end to end. Made in 17 degrees and Copying to meet every pencil requirement. Buy them by the box! Supplied by high-class Stationers everywhere

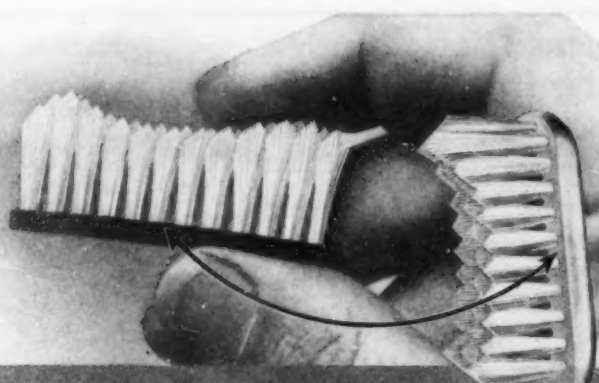
WILL THEY CLAP THEIR HANDS when they receive your Christmas remembrances? Or will those favored friends of yours open the gifts and then set them aside—with a marked lack of enthusiasm?

Break away from the beaten track of giving useless Christmas presents. Give something which the recipient really wants—something he will appreciate. Send a gift which will be a reminder of you on Christmas and on every seventh day thereafter for a year.

Give him a year's subscription to *The Saturday Evening Post*. Send us the name and address, inclose your remittance of \$1.50 (\$1.75 in Canada), and write us that it is a gift subscription. Then, to reach him on Christmas morning, we will send him one of our beautiful Maxfield Parrish Christmas announcements telling him that *The Saturday Evening Post* has been ordered for a year at your request. And each Thursday thereafter he will receive his weekly copy.

He will know that you have sent him the best gift the money can buy.

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA, PENNSYLVANIA



THE illustration shows the inside construction of the bristle section of a "Rubberset" Toothbrush with its hard rubber base, into which each bristle is vulcanized with an everlasting grip. The bristle section is then firmly and securely placed in the handle. The danger and aggravation of bristles that sometimes work loose from the base of toothbrushes is avoided by the "Rubberset" method.

RUBBERSET

TRADE MARK

THE SAFETY TOOTH BRUSH

Aside from this valuable safety feature, quality alone will win your preference to a "Rubberset" Toothbrush. The handle and bristles are scientifically shaped. The tufts are arranged to reach into crevices that are hard to get at. Each brush is sterilized, given an identification mark and individually boxed to insure cleanliness.

The "Rubberset" costs no more than any good quality brush. It can be had at all druggists and department stores.

Rubberset Company, Factories, Newark, N. J.
(R. & C. H. T. Co., Props.)

HAND
PAT.
PENDING
RUBBERSET
TRADE MARK
B

Your Christmas Money

We will pay you liberally for your spare time between now and Christmas

In your town, among your own circle of acquaintances, we require the services of someone to look after renewals and new subscriptions to

The Saturday Evening Post
The Ladies' Home Journal
The Country Gentleman

More than a quarter of a million subscriptions will expire in the next four weeks, and must be renewed. A proportionate number of these renewals as well as many thousands of new subscriptions will be received from persons whom you can reach. Many persons are adopting the practice of giving subscriptions as Christmas gifts. The business is yours if you ask for it.

We will pay you a liberal commission and salary. Your earnings will depend upon the number of hours you can give us. If you are interested and can represent our company creditably, address

Agency Division, Box 170

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA, PA.

demonstrates to his banker that he is a live one, that he is a good planner and figurer, and that he has a firm grasp upon the financial end of his business, he will usually get all the support and accommodation he needs or is entitled to.

"Instead of doing this the average country storekeeper waits for his banker to come round with a draft for collection; waits for his banker to explain to him how much he could save in the course of the year if he discounted all his bills; and reveals to his banker in the course of the conversation that he does not know how much it is costing him to do business, and that he lets the financial end of his affairs run itself.

"The storekeeper who goes to his banker with a clean-cut statement of his whole business and then bargains for a loan at a low rate of interest convinces the banker—by that very act—that he is a close buyer and a good trader."

The head of the legal department of one of the largest grocery houses in America declares that one of the cardinal troubles of the country storekeeper is the fact that he is afraid of his customers.

Two Types of Merchant

"Early in my experience," he remarked, "I had this point vividly impressed on me. I was sent to a certain country town to look into the affairs of two customers from whom we had difficulty in getting either money or a satisfactory explanation of their condition. One store had been recently started and stocked by a retired farmer well along in years; the other had been longer established and was owned by a young man who seemed to make up in energy, ambition and character what he lacked in capital.

"I found the store of the older man filled with goods but alarmingly free from customers. While I was waiting to get a line on this merchant's methods a young laboring man came in and asked for credit. The storekeeper turned him down with scarcely a question. Personally I would have been inclined to give him credit on his face and his bearing alone. As he passed out I remarked to the merchant: 'I suppose you have to be very careful about your credits.' 'You bet I do! And nobody takes away my goods without I know they're good for it and some to spare,' he answered.

"A quick examination of his ledgers indicated that he spoke the truth; and he was so afraid he would trust a customer from whom he might not be able to collect that most of his original stock had remained on his shelves.

"At the other store I found exactly the reverse of this situation. A little observation and a few questions developed the fact that this ambitious young storekeeper was so afraid he might frighten away a good customer that he failed to arrive at any detailed understanding of his credit terms when a new customer opened an account."

Mistakes in Making Credits

"Instead of carefully explaining to the new people that, in order to meet his own bills and maintain his business, he was obliged to insist that his customers settle their accounts regularly within a given time, he allowed them to leave the store with the impression that he was decidedly easy and that they could have pretty much their own way with him. This same fear of offending his customers had prevented him from promptly following up the delinquents when their accounts became overdue.

"As a result he had more capital in his book accounts than he had in his stock and fixtures. His kind is far more common than that of his competitor, who was over-cautious.

"As a dispenser of credits the country storekeeper's besetting fault is that of failing to lay the proper foundation of understanding as to terms of settlement with each customer at the time his account is opened. A clear and right understanding of terms and conditions at the outset makes a basis of agreement that can afterward be referred to without offense, so far as any customer who is worth keeping is concerned."

The dealer who is altogether too tight on credit does not turn over his stock—and that should be done at least four times a year. He might about as well not be in business at all. The dealer who gives credit, even with a clear and definite understanding, often suffers a fatal paralysis of nerve when it comes to asking for his money when it is due.

It is not the working man—not the average man—who ties the storekeeper's tongue. Ordinarily he is not much afraid of talking things over frankly with those folks, but when Milady in the touring car drives up to the door and, by her chauffeur, summons Mr. Storekeeper to the front curb, he suffers a serious congestion of faculties.

In a small suburban Ohio town—to illustrate—there lived a steady, prosperous and absolutely responsible professional man, whose office was in the city. His wife was precisely his opposite—"about as steady as a weathervane," the storekeeper in the case afterward admitted. Each month she ordered more and more freely—but her checks did not expand with her accounts; she paid just about the same amount each month.

That storekeeper never had been a discounter—he was not aggressive enough to become one—and almost before he knew it a collector swooped down on him and told him he was decidedly delinquent. Then the collector took a peep at his ledgers.

"What about this account of fifteen hundred dollars?" he asked.

"Sh!" whispered the storekeeper. "There she is—outside in her auto."

"I see," said the collector; "but is she a widow or has she a husband?"

"He's in the city all the time," answered the storekeeper. "And he's reliable—owns real estate; absolutely safe."

"But she isn't!" concluded the collector.

"This man is all right, but his wife owes you fifteen hundred dollars! Do you know what the trouble is? Well, you've lost your nerve! You're afraid of that little woman out there in the auto! And you don't understand symptoms when you see 'em! Now I'll tell you what to do: You take these books of yours and make out statements for every account that has run past thirty days, and mail them so that the reliable business man with the ultra-fashionable wife will get them at the breakfast table. Some of the wives will raise the roof; but I'm telling you how to get in the money that I've got to have. It's the one way out."

Object Lessons in Collection

Just after mailing these letters the dealer got a check for a round fifteen hundred dollars—enough to pay all his indebtedness—and also a personal call from the reliable professional man, who intimated that his young wife was no financier, and that she had spent most of the money he gave her in monthly installments in entertaining instead of using it for paying her household bills. That storekeeper soon became a discounter. He had learned something.

The representative of a big Chicago jobbing house called on a dealer in a summer-resort city in a South Atlantic state. He explained his mercenary mission and then went straight to the heart of the matter by examining the books of the dealer.

Nearby, he discovered, there lived a family with a name that is a familiar synonym of great wealth from Eastport to San Diego. This family owed the dealer the rather significant sum of three thousand dollars. The collector took this account and two others similar to it and called on the stewards of the respective families. He stated his case, explained the plight of the dealer and asked for payment.

In every case the steward before giving the collector a check inquired why the dealer had not called and explained his circumstances. That night the representative of the jobbing house started back to Chicago with money enough to square the merchant with his firm; and behind him he left enough in the till of the storekeeper for the delinquent to pay every debt he owed.

These two examples emphasize the point that the fault of poor collecting usually lies with the storekeeper. The customer who is worth hundreds of thousands of dollars is often the hardest of all to handle. Such customers are often careless; but, being persons of large affairs, they let their accounts run because they do not stop to consider the hardship they inflict on the merchant.

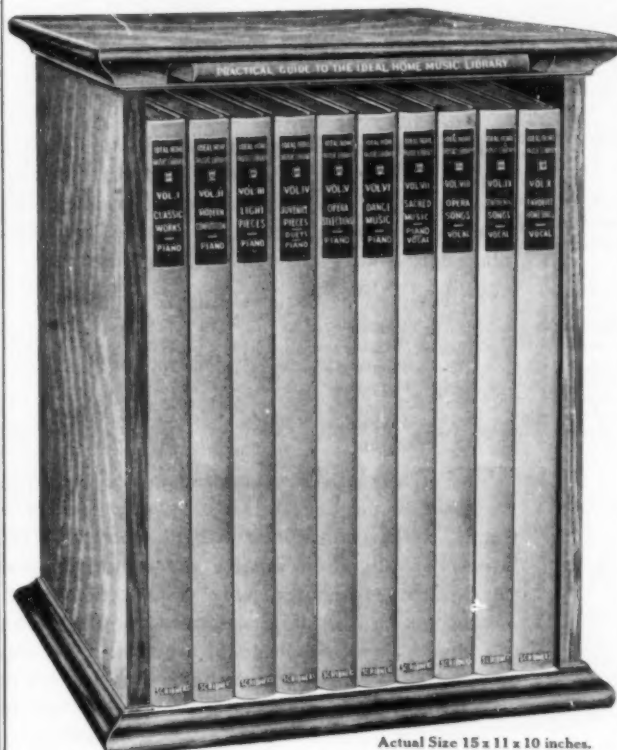
There are some, to be sure, who deliberately take advantage of their high financial rating and of the desirability of their trade to impose on the merchant. Such customers are really deadbeats—and they do not know it.

There is a right way to handle every customer, no matter of what class he is typical—a way that usually has been worked out by men who have specialized in the art of collecting difficult accounts.

THE IDEAL HOME MUSIC LIBRARY IS A GLORIOUS CHRISTMAS GIFT

FOR more than two thousand years, the custom of presenting gifts betokening peace and good-will to one's family and friends has become almost universal, and though most of us may not emulate the wise men of the East by bringing gold, myrrh and precious stones, still we may offer those whom we know to be musical a gift which will be quite as precious to them—THE IDEAL HOME MUSIC LIBRARY. It is not too much to say that there is no gift you could make which would be so beautiful, so useful and so enchanting to their eyes as this wonderful Library, called by one of its greatest admirers

"The Thousand and One Nights of Music"



Actual Size 15 x 11 x 10 inches.

How It Came To Be—What It Is

NOT A "CUT AND DRIED" WORK

Most musical collections are "cut and dried" in that they are bulky volumes of difficult music put together without regard to their suitability for use in the home. The method by which The Ideal Home Music Library was compiled stands out in sharp contrast.

HOW IT CAME TO BE

The idea of The Ideal Home Music Library occurred to the compiler about twelve years ago, and over ten years were spent in studying the home music field and in gathering together the compositions which comprise its contents, the challenge for each number being the magic word "melody," and each one has met this severest of tests.

WHAT "THE IDEAL LIBRARY" IS

The Ideal Home Music Library is exactly what its name implies, a perfect compilation of piano and of vocal music for use in the home. It comprises ten (10) convenient volumes of piano and of vocal music with a Practical Guide to its use, the entire set housed in a substantial case (illustrated on the left) which may be placed on the piano or on the music cabinet—a thing of beauty as well as usefulness.

EVERY CONCEIVABLE KIND OF MUSIC

Among the more than one thousand piano and vocal numbers, specially arranged for home use, contained in The Ideal Home Music Library will be found every conceivable kind of music—classic, modern, standard, operatic, sacred, sentimental, dance—in fact every kind and class to appeal to every taste.

THE "PRACTICAL GUIDE"

Here again is at once a remarkable and an absolutely exclusive feature. The Practical Guide leads you through the 3,000 pages of "The Ideal Home Music Library" just as a "Baedeker" conducts you through Europe, bringing out the strong points of each individual volume and rendering intelligent use of the music possible from the very start.

ITS SPHERE OF USEFULNESS

The usefulness of The Ideal Home Music Library is absolutely without limit in every home where music is a factor in the recreational plan. Every member of the family from the lover of classic music to the five-year-old nursery rhyme singer will find his particular taste catered to by an abundance of just that kind of music he prefers, and he will further find that every number is readily performed.

What a satisfaction it will be for you to know that your gift this year at Christmas-tide will have a deeper significance, a greater usefulness and a more permanent value than almost anything else which you could have selected for your loved ones—that when the sands of the hour-glass have fallen three hundred and sixty-five times again, the gift of last Yule-tide will have entwined itself deep into the affections of those to whom you presented it a full year before. And it is further pleasant to know that this princely holiday remembrance for family or friend can be procured through the SCRIBNER MUSIC CLUB at not only one-half the publishers' price, but it will also be delivered where you desire upon a small initial payment and a simple promise for the balance.

Send for this special free souvenir booklet

For the benefit of all those lovers of music whose interest will be at once aroused by the above brief description of this wonderful music library, we have prepared a most attractive sixty-four page souvenir booklet, profusely illustrated and printed in several colors. It contains a graphic description of the entire work, including a detailed explanation of each one of the ten volumes and the "Practical Guide-Book"; an illustrated article on great composers; twenty pages of music printed from full-size plates and the contents-lists of the entire ten volumes. We send it to you absolutely free of charge, together with full details of our price-saving and easy payment offer, which allows you to use the "Library" while paying for it. Send for this booklet to-day, as any delay may prevent you from securing the set at the present low price. DON'T DELAY—SEND TO-DAY!

THE SCRIBNER MUSIC CLUB (Charles Scribner's Sons)
599 Fifth Avenue
New York City

Merely fill out this coupon and mail it

INFORMATION COUPON

SCRIBNER
MUSIC CLUB

599 Fifth Avenue, New York City

Please send me, free of charge and without obligation on my part, this booklet and details of THE SCRIBNER MUSIC CLUB Price-Saving Plan.

Name _____

Address _____



The Franklin Six-Thirty—weight, 2725 pounds; tires, 4½ inches; wheel base, 120 inches—economy and comfort intensified.

LIGHT WEIGHT for economy and safety, resiliency for easy riding, have always been notable features of Franklin construction. Refined and re-refined in each succeeding model, these features are greatly intensified in the new Six-Thirty.

With all equipment the Six-Thirty touring car weighs only 2725 lbs. This light weight, on 4½" tires, means real economy in tires, gasoline and all up-keep charges. Equally important also is the ease and safety of driving. These advantages are secured through the use of the very finest materials and through direct cooling and scientific design, developed without a change in principle during twelve years.

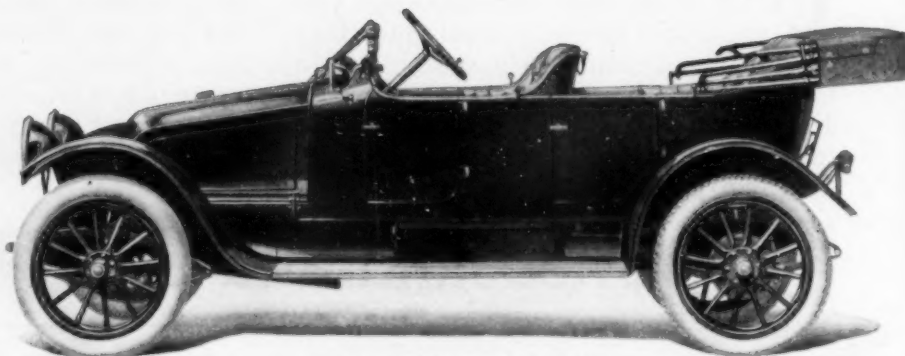
Franklin easy riding is proverbial, and the Six-Thirty is another step forward. Automobile comfort is given a new definition. All elements of the car contribute to its general comfort, but the main points in its easy riding are the four full-elliptic springs, laminated wood sills and the small unsprung weight (light axles, etc.). Resiliency is further increased by driving through the springs, without strut rods.

The 30 horse-power six-cylinder engine, quiet and free of vibration at all speeds, gives this light car great ability. The flexibility and "quick get-away" of the car and the ease with which it attains and holds a speed of 50 miles an hour, are unusual.

The steering wheel is on the left side with central control levers. Two doors to the front seat permit entrance from either side.

The electric system comprises the single unit Entz starting and lighting system with an Eismann magneto for ignition. The engine is started by operating one switch. There are no gears, pedals or buttons to work; just throw the switch. To stop the engine throw off the switch. While the switch is "on" the engine cannot stall. A governor in the magneto automatically regulates the spark.

Six body types are provided, all interchangeable on the same chassis. The touring car seats five. The roadster, while called a two-passenger car, has accommodations for four people. The



Engine and vehicle patented July 2, 1908

Franklin Six-Thirty Five-Passenger Touring Car, \$2300

Specifications

Motor—
Horse Power—Thirty.
Cylinders—Six, 3⅞"x4", cast individually.
Valves—In head.
Crank Shaft Bearings—Seven.
Cooling—Direct.
Oiling—Re-circulating type, pressure feed.
Oil Capacity—1½ gallons in sub-base.
Ignition—Eismann high-tension magneto, single system.
Control—Throttle control by lever on quadrant. Foot accelerator. Spark advance automatically regulated.
Carburetor—Special float feed, Franklin type. Gasoline and air controls on dash.

Gasoline Tank—
Location—Under front seat.
Capacity—14½ gallons. Reserve 2½ gallons.

Clutch—
Multiple disc, running in oil, in fly wheel.

Transmission—Selective sliding.
Speeds—Three forward, one reverse.

Axles—
Front—Tubular, with Timken roller bearings.
Rear—Live rear axle, semi-floating with Timken roller bearings. Gear reduction. 3.71 to 1.

Tires—34 x 4½ inches. Non-skid rear.

Steering—Worm and gear.

Brakes—
Service—Double-acting on transmission drum operated by pedal.
Emergency—Double-acting on rear wheel drums operated by hand lever.

Springs—Full elliptic. 40 x 1¼ inches.

Wheel-Base—120 inches.
Tread—56 inches.

Body—Sheet aluminum.
Color—Brewster green with black trimmings.
Hood—Franklin sloping type, made of aluminum.
Windshield—Adjustable, folding.
Top—Full extension on touring. Three bow on roadster.

Speedometer—Corbin-Brown.

Starter—Entz electric.

Lighting—Electric throughout with dimmer for headlights.

Horn—Electric.

Storage Battery—Eighteen volt Willard storage battery.
Full tool equipment.

seat is extra wide (45") and there is a small auxiliary seat forward of the right hand door. The seating of the coupé is the same as the roadster. The other bodies are a Berlin, Sedan and Limousine. The engine hood and bodies are aluminum.

Weights of the Franklin Six-Thirty

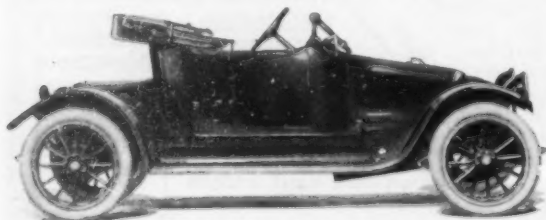
Chassis	2111 lbs.
Touring car	2725 "
Roadster	2630 "
Coupé	2788 "
Sedan	2924 "
Limousine	2979 "
Berlin	3121 "

The Franklin direct-cooled motor, requiring no radiator, no belted fan, no water jackets or pump, makes minimum weight possible. The Sirocco fan flywheel creates a vacuum beneath the cylinders, causing a large volume of fresh air to rush in over the cylinder flanges, literally wiping the heat away. Absence of water and radiator gives an "all-year-around" service, with no freezing or leaking troubles. Direct cooling, by decreasing complications and weight, increases reliability.

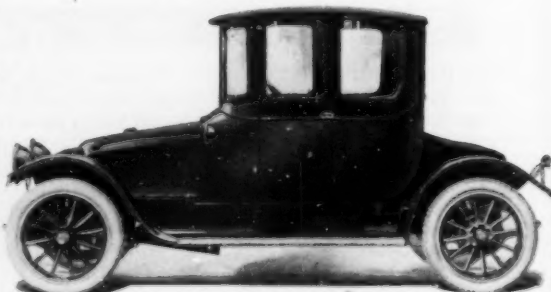
Styles and Prices f. o. b. Syracuse, N. Y.

Touring car	\$2300
Roadster	2300
Coupé	2950
Sedan	3200
Limousine	3300
Berlin	3400

Catalogue sent to any address



Franklin Six-Thirty Roadster, \$2300



Franklin Six-Thirty Coupé, \$2950

FRANKLIN AUTOMOBILE COMPANY Syracuse New York

How Women are Helped in Society by Pompeian Cream



"Why, How Well You Look!"

"Callers!" you exclaim to your husband when the door-bell rings unexpectedly of an evening, "and I look like a fright."

Don't worry. Just take a one-minute massage with Pompeian. Into the skin the cream goes; in a moment out it comes, and—

Presto! You are transformed. "Why, my dear, how well you look!" exclaims one of the callers as you appear among them a moment later. You are pleased. Your husband smiles his proud approval.

Now how were those tired lines in your face subdued? By the invigorating action of the Pompeian massage which relaxed your tense, tired muscles and refreshed you wonderfully. What brought that clear, delightful, natural glow to your pale cheeks? The Pompeian massage which stimulated the blood circulation in your face as the cream rubbed in and out in its peculiar friction-creating way. Try the above plan and become confident and happy in the knowledge of your good looks. And remember that confidence in your appearance does bring success in society. Clip the coupon now for a trial jar of Pompeian Massage Cream and the 1914 Art Panel.

How Men are Helped in Business by Pompeian Cream



"You're the Man I Want!"

President:—"You're the man I want! And I want you to know why I chose you from among the 40 men who were after the job."

Young Man:—"I would like to know, sir."
President:—"I like to have clean-cut men like you around me, and I am proud to have a man like you represent this house. My rule is, clear the way for the man with the clear record and the clean look."

There you have it! Promotion to the "clean-cut" man; the man whose clear, wholesome skin suggests health and cleanliness.

If your skin is clearer, cleaner and more wholesome than the average, then your fight for success in business is easier.

The dust and soot of modern life work havoc on the complexion, causing sallow, cloudy, unattractive skins. Pompeian Massage Cream cleanses the skin, invigorates it and produces a clear, clean, wholesome appearance. It is easy to be a "clean-cut" man and have a strong, new confidence in your looks if you use Pompeian. And confidence brings success in business. Clip the coupon for a trial jar of Pompeian and a 1914 Art Panel.

Send now for 1914 ART PANEL

Who can resist the appeal
of these castle-builders
by the embers?

THE Spirit of the Log Fire! Who has never been moved by it! 'Tis strong in this annual Pompeian Panel. You can fairly feel the warmth of the embers; hear the slash of the wintry rain on the panes and envy the quiet joy of this cozy couple as they build their castles for the future in the glowing coals.

The picture holds countless stories. For each person it starts a distinct train of reveries that make this cold, selfish world "float far away on care's forgotten sea."

This 1914 Panel (nearly 200,000 already sent for) is 32 by 7 1/4 inches. No advertising on the front. The picture here gives only a faint idea of its richness and beauty, as it went through the press only 2 times while the Panel itself went through 12 times.

To get your copy and the trial jar of Pompeian Massage Cream clip the coupon now.

POMPEIAN Massage Cream



"Don't envy a
good complexion.
Use Pompeian
and have one."

WARNING!

Cheaply made imitations are offered by certain dealers because they cost the dealer less and he makes more—at your expense. Get the original and standard massage cream. Get Pompeian. 50,000 dealers sell it—50c, 75c and \$1.

Clip Coupon now
before you forget it

Cut off, sign and send. Stamps accepted, coin preferred.
The Pompeian Mfg. Co., 49 Prospect St., Cleveland, O.
Gentlemen: Enclosed find 10c (coin or stamp) for a trial jar of Pompeian Massage Cream and the 1914 Art Panel.

Name _____
Address _____
City _____ State _____



"Love's Fire Burns Forever"
1914 "Pompeian Beauty" Calendar



COLGATE'S RIBBON DENTAL CREAM



DELICIOUS

CONVENIENT



COLGATE'S
RIBBON DENTAL CREAM



COLGATE'S
RIBBON DENTAL CREAM

